

REQUEST FORM FOR FILING A CONTINUATION APPLICATION
UNDER 37 CFR 1.53(b)

Docket No: 3350-31G
Client Ref: BillPayG

Total Pages: 59

Prior Application: S/N 09/250,675
Expected Art Unit: 2764
Expected Examiner: R. Weinhardt

Box Patent Application
Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

This is a request for filing a continuation application under 37 CFR 1.53(b), of pending prior application Serial Number 09/250,675, filed February 16, 1999, titled "SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS" which is a continuation of Serial Number 08/372,620, filed January 13, 1995 (now U.S. Pat. No. 5,873,072) titled "SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS, which is a continuation of Serial Number 07/736,071, filed July 25, 1991 (now U.S. Pat. No. 5,383,113), titled "SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS" by the inventor(s) named below.

INVENTOR	RESIDENCE	CITIZENSHIP	POST OFFICE ADDRESS
Peter J. Kight	Same as Post Office Address	USA	9300 Chandler Bluff, Alpharetta, Georgia 30022
Mark A. Johnson	Same as Post Office Address	USA	6554 Drive, Dublin, Ohio 43017
Tamara K. Christenson	Same as Post Office Address	USA	475 Forestwood Drive Gahanna, Ohio 43234
Regina Lack	Same as Post Office Address	USA	7540 Cheshire Road Dublin, Ohio 43021
Philip Pointer	Same as Post Office Address	USA	5624 boulder Crest Columbus, Ohio 43235
Kenneth Cook	Same as Post Office Address	USA	4484 Wrangell Place Gahanna, Ohio 43230

1. ☒ Enclosed is a copy of the latest inventor-signed prior application, including a copy of the oath or declaration (4 pages) showing the original signature or an indication it was signed. I hereby verify that the papers are a copy of the latest signed prior application Serial No. 09/250,675. The entire disclosure of the prior application, from which a copy of the oath or declaration is supplied, is considered as being part of the disclosure of the present continuation application and is hereby incorporated by reference therein. All statements made herein of my own knowledge are true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both under section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.
- 1a. ☐ Deletion of inventor(s) - Signed statement attached deleting inventor(s) named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).
2. ☒ Please cancel claims 2-35.
3. ☒ A Preliminary Amendment is enclosed.
4. ☒ The filing fee is calculated on the basis of the claims existing in the prior application Serial No. 09/250,675 as amended at 2 and 3 above.

	No of Claims		Extra Claims	Rate	Fee
Total Claims	24	Minus 20	4	x \$18.00	\$72.00
Independent Claims	9	Minus 3	6	x \$78.00	\$468.00
Basic Application Fee					\$690.00
If multiple dependent claims are presented, add \$270.00					
Total Application Fee					\$1,230.00
Subtract <input type="checkbox"/> if small entity					
TOTAL APPLICATION FEE DUE					\$1,230.00

- 5a. ☐ Enclosed is a Verified Statement to establish small entity status under 37 CFR 1.9 and 37 CFR 1.27.
- 5b. ☐ A verified statement to establish small entity status under 37 CFR 1.9 and 37 CFR 1.27 was filed in prior application Serial No. _____, the status is still proper and desired.

6. [X] A check in the amount of \$1,230.00 is submitted herewith. The Commissioner is hereby authorized to charge any other fees under 37 CFR 1.16 and 1.17 which may be required, including any extension of time fees to maintain the pendency of the parent application Serial No. 09/250,675 or credit any overpayment to Deposit Account No. 12-0429.
7. [X] Amend the specification by inserting before the first line the sentence:
--This application is a continuation of pending Application Serial Number 09/250,675, filed February 16, 1999, titled "SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS" which is a continuation of Serial Number 08/372,620, filed January 13, 1995 (now U.S. Pat. No. 5,873,072) titled "SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS, which is a continuation of Serial Number 07/736,071, filed July 25, 1991 (now U.S. Pat. No. 5,383,113), titled "SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS".
8. ☐ Priority of foreign Application Serial No. _____ filed on _____, in _____, is claimed under 35 USC 119. The certified priority document(s) were filed in Serial No. _____, filed on _____.
9. [X] The prior application is assigned of record to: CheckFree Corporation
4411 East Jones Bridge Road
Norcross, Georgia 30092
10. [X] The power of attorney in the prior application is to: Alfred A. Stadnicki, Reg. No. 30,226
11. [X] 28 pages of specification; 4 pages of Declaration; and 7 sheets of informal drawings are enclosed.
12. [X] Also enclosed: Information Disclosure Statement; with PTO 1449 and Appendix A

Address all future communications to: Alfred A. Stadnicki
1146 Nineteenth Street, NW
Fifth Floor
Washington, DC 20009
13. [X] Two return receipt postcards are submitted herewith.

It is understood that secrecy under 35 USC 122 is hereby waived to the extent that if information or access is available to any one of the applications in the file wrapper of a 37 CFR 1.53(b) application, be it either this application or a prior application in the same file wrapper, the Patent and Trademark Office may provide similar information or access to all the other applications in the same file wrapper.

Respectfully submitted

LALOS & KEEGAN



Alfred A. Stadnicki

Registration No. 30,226

1146 Nineteenth Street, N.W.
Fifth Floor
Washington, D.C. 20036-3703
Telephone (202)887-5555
Facsimile (202)296-1682
Date: March 31, 2000

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of :
Kight et al. : Expected Art Unit: 2764
:
Rule 53(b) Continuation of :
Serial Number 09/250,675, :
filed February 16, 1999 :
:
: Expected Examiner:
: R. Weinhardt:
:
Filed: Concurrently Herewith :

For: SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING
CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS,
FINANCIAL ANALYSIS AND LOANS

PRELIMINARY AMENDMENT

Honorable
Assistant Commissioner
for Patents
Washington, DC 20231

Sir:

The preliminary amendment is directed to the
accompanying 37 CFR 1.53(b) application, which is a
Continuation of pending Application Serial Number

09/250,675, filed February 16, 1999. Prior to examination, please amend the above-identified application as follows:

IN THE TITLE

Please amend the title to read "BILL PAYMENT SYSTEM AND METHOD UTILIZING BANK ROUTING NUMBERS".

IN THE CLAIMS

Please cancel claim 1.

Please add claims 36-59 as follows:

--36. A method for processing consumer supplied banking information, comprising the steps of:

receiving from a consumer, via a network, a routing number associated with a financial institution at which the consumer maintains a deposit account; and

verifying that the consumer financial institution routing number received from the consumer is correct.

37. The method of claim 36, further including the steps of:

receiving a plurality of financial institution routing numbers from a plurality of financial institutions; and

storing the received plurality of financial institution routing numbers in a financial institutions file;

wherein verifying that the consumer financial institution routing number received from the consumer is correct includes comparing the consumer financial institution routing number received from the consumer to the financial institutions file.

38. The method of claim 37, further including the step of:
rejecting the consumer financial institution routing number received from the consumer if the consumer financial institution routing number does not correspond to the financial institutions file.

39. The method of claim 36, further including the steps of:

entering the consumer financial institution routing number into a computer system; and

verifying that the consumer financial institution routing number is entered correctly.

40. The method of claim 36, further including the steps of:

receiving a request to pay a bill associated with a merchant on behalf of the consumer;

processing the received request to determine if the consumer financial institution can process electronic fund transfers; and

processing the received request to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution can process electronic fund transfers.

41. The method of claim 40, further including the steps of:

receiving a plurality of financial institution routing numbers from a plurality of financial institutions; and

storing the received plurality of financial institution routing numbers in a financial institutions file;

wherein processing the received request to determine if the consumer financial institution can process electronic fund transfers includes comparing the consumer financial institution routing number received from the consumer to the financial institutions file.

42. A method for paying bills, comprising the steps of:

receiving, via a network, a request to pay a bill associated with a merchant on behalf of a consumer and a routing number associated with a financial institution at which the consumer maintains a deposit account;

comparing the consumer financial institution routing number routing number to a database of financial institution routing numbers to determine if the consumer financial institution can process electronic fund transfers; and

processing the received request to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution can process electronic fund transfers.

43. A method for determining if a financial institution can process electronic fund transfers, comprising the steps of:

receiving from a plurality of financial institutions a plurality of financial institution routing numbers;

storing the plurality of financial institution routing numbers in a database containing financial institution information; and

comparing a financial institution routing number associated with a financial institution to the database of financial institution information to determine if the

financial institution can process electronic fund transfers.

44. A system for processing consumer supplied banking information, comprising:

a network interface configured to receive from a consumer a routing number associated with a financial institution at which the consumer maintains a deposit account; and

a processor configured to verify that the consumer financial institution routing number received from the consumer is correct.

45. The system of claim 44, further comprising:

a storage device configured to store a plurality of financial institution routing numbers received from a plurality of financial institutions;

wherein the processor is further configured to compare the consumer financial institution routing number received from the consumer to the plurality of financial institution routing numbers stored in the storage device to verify that the consumer financial institution routing number received from the consumer is correct.

46. The system of claim 45, wherein the processor is further configured to reject the consumer financial institution routing number received from the consumer if the consumer financial institution routing number does not correspond to one of the plurality of financial institution routing numbers stored in the storage device.

47. The system of claim 44, further comprising:

a data entry device for entering the consumer financial institution routing number received from the consumer;

wherein the processor is further configured to verify that the consumer financial institution routing number is entered correctly.

48. The system of claim 44, wherein:

the network interface is further configured to receive a request to pay a bill associated with a merchant on behalf of the consumer; and

the processor is further configured to process the received request to determine if the consumer financial institution can process electronic fund transfers and to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution can process electronic fund transfers.

49. The system of claim 48, further comprising:

a storage device configured to store a plurality of financial institution routing numbers received from a plurality of financial institutions;

wherein the processor is further configured to compare the consumer financial institution routing number received from the consumer to the plurality of financial institution routing numbers stored in the storage device to determine if the consumer financial institution can process electronic funds transfers.

50. A system for paying bills, comprising:

a network interface configured to receive a request to pay a bill associated with a merchant on behalf of a consumer and a routing number associated with a financial institution at which the consumer maintains a deposit account;

a database of financial institution routing numbers;
and

a processor configured to compare the consumer financial institution routing number to the database of financial institution routing numbers to determine if the consumer financial institution can process electronic fund transfers and to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution can process electronic fund transfers.

51. A system for determining if a financial institution can process electronic fund transfers, comprising:

a storage device configured to store a plurality of financial institution routing numbers received from a plurality of financial institutions; and

a processor configured to compare a financial institution routing number associated with a financial institution to the plurality of financial institution routing numbers stored in the storage device to determine if the financial institution can process electronic fund transfers.

52. An article of manufacture for paying bills, comprising:

a computer readable medium; and
computer programming stored on the medium;

wherein the stored computer programming is configured to be readable from the computer readable medium by a computer to thereby cause the computer to operate so as to:

receive from a consumer, via a network, a routing number associated with a financial institution at which the consumer maintains a deposit account; and

verify that the consumer financial institution routing number received from the consumer is correct.

53. The article of manufacture according to claim 52, wherein the computer readable medium is further readable to cause the computer to:

receive a plurality of financial institution routing numbers from a plurality of financial institutions;

store the plurality of financial institution routing numbers received from the plurality of financial institutions in a financial institutions file; and

compare the consumer financial institution routing number received from the consumer to the financial institutions file to verify that the consumer financial institution routing number received from the consumer is correct.

54. The article of manufacture according to claim 53, wherein the computer readable medium is further readable to cause the compute to:

reject the consumer financial institution routing number received from the consumer if the consumer financial institution routing number does not correspond to the financial institutions file.

55. The article of manufacture according to claim 52, where the computer readable medium is further readable to cause the computer to:

verify that the consumer financial institution routing number is entered correctly.

56. The article of manufacture according to claim 52, wherein the computer readable medium is further readable to cause the computer to:

receive a request to pay a bill associated with a merchant on behalf of the consumer;

process the received request to determine if the consumer financial institution can process electronic fund transfers; and

process the received request to generate an instruction to pay the bill by electronic fund transfer from the consumer deposit account if the consumer financial institution can process electronic fund transfers.

57. The article of manufacture according to claim 56, wherein the computer readable medium is further readable to cause the computer to:

store a plurality of financial institution routing numbers received from a plurality of financial institutions in a financial institutions file; and

compare the consumer financial institution routing number received from the consumer to the financial institutions file to determine if the consumer financial institution can process electronic fund transfers.

58. An article of manufacture for paying bills, comprising:

a computer readable medium; and
computer programming stored on the medium;
wherein the stored computer programming is configured
to be readable from the computer readable medium by a
computer to thereby cause the computer to operate so as to:
receive, via a network, a request to pay a bill
associated with a merchant on behalf of a consumer and a
routing number associated with a financial institution at
which the consumer maintains a deposit account;
compare the consumer financial institution routing
number to a database of financial institution routing
numbers to determine if the consumer financial institution
can process electronic fund transfers; and
process the received request to generate an
instruction to pay the bill by electronic fund transfer
from the consumer deposit account if the consumer financial
institution can process electronic fund transfers.

59. An article of manufacture for determining if a
financial institution can process electronic fund
transfers, comprising:

a computer readable medium; and
computer programming stored on the medium;
wherein the stored computer programming is configured
to be readable from the computer readable medium by a
computer to thereby cause the computer to operate so as to:
receive from a plurality of financial institutions a
plurality of financial institution routing numbers;
store the plurality of financial institution routing
numbers in a database containing financial institution
information; and

compare a financial institution routing number associated with a financial institution to the database of financial institution information to determine if the financial institution can process electronic fund transfers.--

IN THE ABSTRACT

Please delete the abstract in its entirety and substitute therefor the abstract attached hereto on a separate sheet.

REMARKS

This preliminary amendment is directed to the accompanying 37 CFR 1.53(b) application, which is a Rule 53(b) continuation of pending Application Serial Number 09/250,675, filed February 16, 1999, which is a continuation of Serial Number 08/372,620, filed January 13, 1995 (now U.S. Pat. No. 5,873,072), which is a continuation of Serial Number 07/736,071, filed July 25, 1991 (now U.S. Pat. No. 5,383,113).

Claim 1 is pending in this application, claims 2-35 having been cancelled in the submittal of the Rule 53(b) continuation application. Claim 1 is cancelled by this preliminary amendment.

Claims 36-59 are added herein.

The title is amended to more fully describe the invention.

A new abstract has been submitted which better describes the invention to which the application relates.

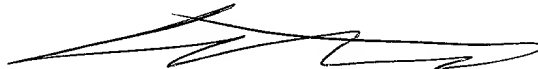
No new matter is added by this preliminary amendment.

New claims 36-59 are directed to an innovative bill payment technique disclosed in the written description of the application as originally filed.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extend necessary, a petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 12-0429 and please credit any excess fees to such deposit account.

Respectfully submitted,
LALOS & KEEGAN



Alfred A. Stadnicki
Registration No. 30,226

AAS/SWC
1146 Nineteenth Street, N.W.
Fifth Floor
Washington, D.C. 20036-3703
Telephone: 202-887-5555
Facsimile: 202-296-1682
Date: March 30, 2000

1 **SYSTEM AND METHOD**
2 **FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES**
3 **INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS**

4 **RELATED APPLICATIONS**

5 This is a continuation of co-pending Application for United States Letters Patent
6 Serial No. 08/372,620, filed January 13, 1995, which will issue as U.S. Patent No 5,873,072
7 on February 16, 1999, which was a continuation of co-pending application for United States
8 Letters Patent Serial No. 07/736,071, filed on July 25, 1991, which issued as United States
9 Patent No. 5,383,113 on January 17, 1995, each having the common assignee of the present
10 invention and each incorporated herein by reference for all purposes.

11 **BACKGROUND AND SUMMARY OF THE INVENTION**

12 The present invention relates generally to apparatus and methods for paying bills.
13 More particularly, the present invention is a computerized system for paying bills whereby
14 a consumer may contact a single source from a remote location via a telephone, a computer
15 terminal with modem, or other electronic means, to direct the single source to pay the
16 consumer's bills instead of the consumer writing checks for each bill. A microfiche appendix
17 has been submitted with the parent case of this Application Serial No. 07/736,071, which
18 issued as United States Letters Patent No. 5,383,113 on January 17, 1995, which contains

1 the program code of the present invention and which in its entirety is incorporated herein by
2 reference. An additional hard copy of the appendix is attached as Exhibit A.

3 It has been common for many years for consumers to pay monthly bills by way of
4 a personal check written by the consumer and sent by mail to the entity from which the bill
5 or invoice was received. Consumers have used other ways to pay bills, including personally
6 visiting the billing entity to make a cash payment. In today's economy, it is not unusual for
7 a consumer to have several regular monthly invoices to pay. Writing individual checks to
8 pay each invoice can be time-consuming and costly due to postage and other related
9 expenses.

10 A need exists for a method whereby a consumer can contact a single source and
11 inform the source to pay various bills of the consumer, to have the source adjust the
12 consumer's account with the consumer's financial institution (i.e., bank, credit union, savings
13 and loan association, etc.) to reflect a bill payment, and to actually pay the billing entity a
14 specified amount by a particular time. The system should be efficient and not unreasonably
15 expensive and relatively simple for a consumer to interact with. Some banks have attempted
16 to provide a service for making payment to a few billing entities to which the banks have
17 established relations. The banks that do provide that type of service are limited in that they
18 provide the service only for their own customers since the banks have not developed a
19 system for accurately acquiring and processing account numbers and balances of customers
20 of all other banking institutions and coordinating that information with bill payment.

1 Furthermore, banks have not developed a system for managing the risks involved in
2 providing such a service and the inherent complexities of providing the service to consumers
3 other than the bank's own customers. Therefore, a need exists for a single source bill
4 payment system that would be available to any consumer, regardless of where the consumer
5 banks and regardless of what bills are to be paid.

6 The present invention is designed to fulfill the above listed needs. The invention
7 provides a universal bill payment system that works regardless of the consumer's financial
8 institution and bill to be paid. The present invention provides a computerized system by
9 which a consumer may pay bills utilizing the telephone, a computer terminal, or other
10 electronic, data transmission means. Transactions are recorded against the consumer's
11 account wherever he or she banks. The consumer may be an individual or a business, large
12 or small. The present invention works regardless of where the consumer banks.

13 The method of the present invention includes: gathering consumer information and
14 creating a master file with banking information and routing codes; inputting payment
15 instructions by the consumer at a convenient location (e.g., at home), typically remote from
16 the payment service provider, by using an input terminal such as a push-button telephone;
17 applying the payment instructions to the consumer's file; using computer software of the
18 present invention to examine various files to determine such things as what is the appropriate
19 form of payment based on variables involving banking institutions and merchants;
20 comparing each transaction against a dynamic credit file and routing based on set parameters;

1 and, if the payment system determines that everything is ready for payment to be made,
2 adjusting the consumer's account (usually by debiting) and making payment directly to the
3 billing entity. The single source service provider for consumer bill payment could be any
4 entity with the capability to practice the invention as described hereinafter. The foregoing
5 and other objects and advantages will become more apparent when viewed in light of the
6 accompanying drawings and following detailed description.

7 BRIEF DESCRIPTION OF THE DRAWINGS

8 Figure 1 is a diagrammatical representation of the creation of a consumer database;

9 Figure 2 is a diagrammatical representation of the establishment of a merchant's
10 (billing entities) database and the making of payments;

11 Figure 3 is a diagrammatical representation of the creation of a consumer pay table;

12 Figures 4a is a diagrammatical representation of a payment processing cycle;

13 Figure 4b is a continuation of the diagram of Figure 4a;

14 Figure 4c is a continuation of the diagram of Figure 4b;

15 Figure 5 is a diagrammatical representation of a computer hardware system that may
16 be used for accomplishing the present invention; and

17 Figure 6 is a diagrammatical representation of another computer hardware system that
18 may be used for accomplishing the present invention.

DESCRIPTION OF PREFERRED EMBODIMENT(S)

Referring now to the drawings, Figure 1 illustrates the steps in the creation of a consumer database for use with the present invention. The first step in the process is to establish a consumer's data records on the system. This may be accomplished by the consumer completing an authorization form 20 which would contain the needed information to input into the system concerning the consumer. This information may include the consumer's name, address, telephone number and other applicable information. The consumer would also provide a voided check from the consumer's personal checking account. The consumer's information may then be manually input via a keyboard 52 into the consumer database record 22. Default amounts may be set for an individual credit line parameter and for a total month-to-date parameter. These amounts establish the maximum unqualified credit risk exposure the service provider is willing to accept for an individual transaction and for the collective month-to-date transactions of a consumer. As explained hereinafter, the service provider may be at risk when paying a consumer's bills by a check written on the service provider's account.

From the voided check, the consumer's bank routing transit and individual account numbers at an institution are input into the computer system. This information may be edited against an internal financial institutions file (FIF) database 24 of the present invention. FIF 24 is a database of financial institutions' identification codes and account information for the consumer. This file edits the accuracy of the routing transit number and the bank account

1 number. If the numbers do not correspond with the correct routing and bank numbers, they
2 are rejected and the data entry is done again. FIF 24 in conjunction with the software of the
3 present invention also updates the consumer database 22 for both electronic and paper draft
4 routing and account information. The needed information may be obtained from each
5 banking institution and each consumer.

6 The consumer is notified by the service provider of his or her local phone number
7 access and personal security code for informing the service provider that a bill is to be paid.
8 This information may be stored in a phone access table 26. The personal security code may
9 be much like an ATM machine four digit code. In addition, to comply with federal law, an
10 electronic pre-note 28 will be created to be sent to the consumer's bank to inform the bank
11 that the service provider is authorized to debit the consumer's account. For further security
12 to the service provider, a consumer credit record 30 may be obtained. The default credit
13 limit amounts over which the service provider may be unwilling to assume financial risk may
14 be modified based on the information obtained from the credit report 30.

15 In Figure 2 the steps are shown for establishing merchants to be paid and the making
16 of a payment. The consumer must inform the service provider or processor of a merchant's
17 name, address, phone number and the consumer's account number with the merchant 32.
18 The term "merchant" as used herein is intended to pertain to any person or entity that the
19 consumer wishes to pay and is not to be limited to the usual merchants most consumers pay,
20 such as the electric company, a home mortgage lender, etc. This information is put into a

1 merchant master file database 42 (MMF). The consumer may also indicate whether the
2 merchant is a variable or fixed merchant. A variable merchant is one in which the date and
3 amount of payment will vary each month. A fixed merchant is one in which the date and
4 amount remain the same each month. If the merchant is fixed, the frequency of payment
5 may be other than monthly, such as weekly, quarterly, etc. The consumer should inform the
6 service provider of the date on which the merchant is to be paid and the amount to be paid.

7 Through a telecommunications terminal 34 (e.g., a push-button telephone or
8 computer terminal), a consumer may initiate payment of bills. Through the terminal, the
9 consumer may access his merchant list and input the payment date and amount. The system
10 may be provided with a payment date editor 36 to insure that the date is valid and logical
11 (i.e., payment dates already in the past or possibly a year or more into the future would be
12 questioned). As payments are initiated, a consumer "checkbook register" may be created and
13 automatically updated to reflect this activity. The merchant list can be visible on the
14 consumer's personal computer screen. On a personal computer a consumer may enter
15 merchant payment amounts and payment dates on the computer screen and then transmit this
16 information to the service provider.

17 By telephone, the list may be presented by programmed voice. The voice may be
18 programmed to ask the consumer if a particular merchant (selected from the consumer's
19 MMF, which may be updated from time to time) is to be paid and to tell the consumer to
20 press 1 if yes, or press 2 if no. If yes, the voice may instruct the consumer to enter the

amount to be paid by pressing the numbers on a touch tone phone. The asterisk button could be used as a decimal point. After the amount is entered, the voice may ask the consumer to enter the date on which payment is to be made to the merchant. This may be accomplished by assigning each month a number, such as January being month 01. The consumer may then enter month, day and year for payment. The programmed voice may be accomplished with a VRU (voice response unit) available from AT&T or other vendors. It may communicate with a data processor to obtain consumer information. At the end of the consumer's session on the terminal a confirmation number may be sent to the consumer, providing a record of the transaction.

In Figure 3 the steps are shown for the creation of the consumer pay table 38 and making updates to it. The consumer's files may be received at the service provider on a front end processor 40 that interfaces with the telecommunications network. The consumer's records may be edited 44 for validity by comparing to the merchants' account scheme. Any new merchant records are added to the consumer's pay table. New merchants are compared to the MMF 42 and appropriately cross-referenced to the pay table to check if a merchant record already exists. If no merchant record exists, a merchant record will be created on the MMF 42.

Payment records may also be received on the service provider's processor. The payment may first go through a validation process against the pay table. The validation process checks for duplicate payments and if duplicates are found they are sent to a reject

1 file. The validation process also verifies that merchants are set up and may check for
2 multiple payments to be paid to a particular merchant. Orders for payment go to the
3 consumer pay table to determine when the payment should be released and how it will be
4 released for payment.

5 The service provider may pay merchants by a draft or check (paper) or by electronic
6 funds transfer. To create a draft that will pass through the banking system, it must be
7 specially inked. This may be accomplished by a printer which puts a micr code on drafts,
8 like standard personal checks. For example, as shown in Figure 5, the front end processor
9 40 may be a DEC VAX which is connected to an IBM main frame 46 Model 4381.
10 Consumers may call by telephone 35, a number that passes through the private bank
11 exchange (PBX) 39 and contacts a voice response unit 41 in association with the front end
12 processor 40. After the consumer's payment instructions are received an analysis is
13 performed to determine the most cost effective and least risk mode of payment for the service
14 provider to use. One preferred mode of payment is electronic funds transfer through the
15 Federal Reserve Automated Clearing House (ACH) Network 47. If the service provider is
16 not a bank, a bank intermediary may be needed to be connected to the Federal Reserve
17 Network. Another payment mode is a charge to the consumer's credit card through the RPS
18 Network 49. Additionally, an IBM Laser Printer attached to a micr post printer 48 may be
19 used by the service provider to send drafts 76 or consolidated checks 78 to merchants. The
20 main frame 46 has data storage means 50 and runs the FIF 24 and MMF 42 programs. It

1 may also have a tape drive or telecommunication interface for accomplishing electronic
2 funds transfer. It should be recognized that various other hardware arrangements could be
3 used to accomplish the present invention. Figure 6 illustrates a similar arrangement for use
4 when the consumer is using a personal computer 37 to instruct the service provider. The
5 personal computer may access the front end processor 40 through the standard X.25 Network
6 43.

7 Referring now to Figures 4a, 4b and 4c, the payment process is shown. The payment
8 process may be cycled 56 each day or more or less frequently. The first step is to establish
9 when payment items are to be processed. This may be accomplished through a processing
10 calendar 58. A processing calendar 58 may be built into the system. The calendar 58
11 enables the system to consider each date, including weekends and the Federal Reserve
12 holidays. Payments are released from the consumer pay table 38 using the due date. Any
13 bank date, payments, or payments within a period such as four business days may be released
14 the same day. All future payment dates would be stored in the consumer pay table 38.
15 On-line inquiry may be made on the consumer pay table 38. The service provider has on-line
16 capability to make changes to the consumer payment upon request until the day the payment
17 is released. A consumer's merchant change may also affect the consumer's payment on the
18 pay table 38.

19 The method of payment to the merchant may be either paper (draft or check) or
20 electronic. There are several factors in the process used to determine if a payment will be

1 released as a paper item, or an ACH electronic transaction (automated clearing house; service
2 provider is a party to transaction). Each consumer may be assigned a status such as: active
3 = good; inactive = bad; and, pending = uncertain, risky. If a consumer's status is pending 60,
4 when reviewing the payment file with the processing calendar 58, the payment should go out
5 as a draft paper to protect the service provider. When payment is made by draft, the service
6 provider is not a contractual party to the transaction. The consumer's bank account codes are
7 actually encoded onto the draft prepared by the service provider and act much like the
8 consumer's personal check. The draft has been specially designed for this process. The draft
9 is payable to either the service provider or the particular merchant. This allows the draft to
10 be delivered to the merchant for payment and depositing, but allows the draft to be legally
11 payable by the bank, with proper authorization. Additionally, posting information for the
12 merchant is contained on the body of the draft. To the applicant's knowledge, it is the first
13 time a draft has been used in such a manner and with this unique design to accomplish this.
14 If the consumer's bank transit number does not indicate an electronic bank 62 (i.e., a banking
15 institution that will accept electronic funds transfer), the program associated with FIF 24
16 sends the payment as a draft. A pre-note 28 is required any time 64 new banking information
17 is entered on a consumer and the bank shows on FIF 24 as an electronic receiving bank. The
18 pre-note period is ten (10) days under federal law. Any payments released during this period
19 are sent as paper.

1 The third manner in which the service provider may pay bills is by a check written
2 on the service provider's account. A consolidated check may be written if many customers
3 have asked the service provider to pay the same merchant. Under this method of payment
4 the service provider assumes some risk since the service provider writes the check on its own
5 account. The service provider is later reimbursed by the (consumer's) banking institution.

6 As a means of minimizing risk to the service provider, any transaction may be
7 compared to the MMF 42 credit limit. For example, if the check limit is greater than zero
8 and the payment is \$50.00 or less 66, the item may be released as electronic 74 or by service
9 provider check 78. If the payment is greater than \$50.00 but less than or equal to the
10 merchant credit limit 68, the payment may be released as electronic payment 74 or check 78.
11 Any payments within the merchant's credit limit 70 are added to the consumer's monthly
12 ACH balance 72. This provides a monthly total billing day to billing day summary of the
13 consumer's electronic payment activity. Any transaction may be compared to the
14 consumer's database credit limit parameters. If a payment amount is greater than the
15 consumer's credit limit, the item is released as a draft 76 which is written on the consumer's
16 account. If the payment amount plus the total of electronic payments in a particular month
17 is greater than the consumer's credit limit, the item is released as a draft 76. Items not
18 released as paper are initiated as an ACH debit against the consumer's account.

19 The consumer database may be reviewed for proper electronic funds transfer (EFT)
20 routing. Payment to the merchant may be accomplished one of three ways, depending on the

1 merchant's settlement code. Various merchant's settlement codes may be established. For
2 example, a merchant set up with a settlement code "01" results in a check and remittance list
3 78 being mailed to the merchant. Merchants with a settlement code, such as "10" produce
4 an ACH customer initiated entry (CIE). Merchants with a settlement code, such as, "13"
5 produce a remittance processing system (RPS) credit.

6 In the consumer pay table, for fixed payments, a payment date gets rolled to the next
7 scheduled payment date on the pay table. The number of remaining payments counter is
8 decreased by one for each fixed payment made. For variable payments once made, the
9 payment date is deleted on the consumer pay table. The schedule date and amount on the
10 consumer pay table roll to zero. A consumer payment history may also be provided which
11 show items such as process date as well as collection date, settlement method, and check
12 number in addition to merchant name and amount.

13 The software of the present invention is designed in part to make several decisions
14 relating to particular transactions for consumers. The following example is provided to more
15 fully describe the software. This example is not intended to limit the application to the
16 details described in the example and is only provided to further enhance the description of
17 the invention already stated above.

18 For this example, assume that a consumer has five transactions of varying amounts
19 for which the consumer has asked the service provider to arrange payment. For simplicity,
20 assume that the five payments are to be made on the same day. First, the consumer database

22 is edited to validate the status, banking institution, and pre-note flags associated with the consumer's requested payments. The account numbers provided by the consumer for the merchants to be paid, are also checked to determine if they are valid. Assuming the merchant account numbers are valid, the program begins with the first dollar analysis.

For purposes of this example, the five payments the consumer has requested are in the amounts of: \$25.00; \$75.00; \$150.00; \$250.00; and \$1,000.00. The program will consider each dollar amount individually as it goes through the various edit modes. The first edit may be called a \$50.01 edit. In this example, any transaction that is less than \$50.01 is automatically sent as an ACH debit to the consumer's account. This means that the service provider uses ACH to electronically transfer funds from the consumer's account to the service provider's clearing account.

In this example, the initial payment of \$25.00 will satisfy the \$50.01 edit and therefore will be paid without any further edits being conducted for this particular payment. Continuing with the example, the next edit may be a merchant dollar edit that is established for the specific merchant to which the transaction is being sent. For purposes of this example, this edit is set at \$100.00 for all merchants. Different dollar edits can be incorporated for different merchants. In the example, the second payment request of the consumer, for \$75.00, meets the \$100.00 merchant edit parameter and is sent as an ACH debit to the consumer's account. Note that the \$75.00 payment would not have satisfied the

1 \$50.01 edit and therefore would have passed on to the second edit which in this case, is the
2 merchant dollar edit.

3 The remaining three payments in the example exceed both the \$50.01 edit and the
4 merchant \$100.00 edit and therefore, go to the next edit. In the example, the next edit is for
5 a consumer individual transaction limit set at \$200.00. The \$150.00 payment is less than the
6 \$200.00 consumer individual transaction limit and is, therefore, sent as an ACH debit to the
7 consumer's account and paid. The other two remaining payments yet to be made exceed the
8 \$200.00 limit in this example and pass to the next edit.

9 In the next edit, which happens to be the last edit in the example, the consumer's
10 month-to-date "unqualified" risk limit is checked. In the example, the month-to-date limit
11 is set at \$1,500. Assume that for this particular consumer \$400.00 of month-to-date
12 payments have already been made on the consumer's behalf. Added to the \$400.00 would
13 be the three payments made above for \$25.00, \$75.00 and \$150.00. So an additional \$250.00
14 is added to the \$400.00 month-to-date for a total of \$650.00 "unqualified" risk for the current
15 month-to-date amount. The next payment to be made is for \$250.00 and would fall within
16 the \$1,500 month-to-date limit when added to the current \$650.00 risk amount. Therefore,
17 the \$250.00 payment is made and an ACH debit is sent to the consumer's account. This
18 brings the total month-to-date "unqualified" risk amount to \$900.00. The final \$1,000
19 payment has not been paid and would send the "unqualified" risk amount over \$1,500 when
20 added to the \$900.00. Since the final payment of \$1,000 in the example fails the consumer

1 month-to-date limit edit, the \$1,000 payment would be sent as a paper draft directly drawn
2 on the consumer's account, and for which the service provider has no liability. In the
3 example, the final step would be updating the consumer month-to-date current total to
4 \$900.00.

5 The apparatus for and method of bill payment of the present invention and many of
6 its attendant advantages will be understood from the foregoing description. It will be
7 apparent that various changes may be made in the form and steps thereof without departing
8 from the spirit and scope of the invention or sacrificing all of its advantages.

WE CLAIM:

1 1. A method of paying bills using a computer, comprising the steps of:
2 receiving a request to pay a bill of a particular merchant on behalf of a
3 particular consumer;
4 selecting a payment type from a group consisting of a first payment type and
5 a second payment type; and,
 directing payment of the bill using the selected payment type.

1 2. The method of claim 1 wherein the first payment type is an electronic
2 funds transfer and the second payment type is selected from a group consisting of a draft and
3 a check.

1 3. The method of claim 2 wherein the step of selecting a payment type
2 further includes the step of searching a database of merchant information, the database
3 including an indicator of payment type corresponding to each of a plurality of merchants
4 including the particular merchant.

1 4. The method of claim 3 wherein the indicator of payment type includes
2 a merchant's bank routing number.

1 5. The method of claim 2 wherein the step of selecting a payment type
2 includes the step of evaluating the amount of the bill to be paid.

1 6. The method of claim 2 wherein the step of selecting a payment type
2 includes the step of searching a database having deposit account numbers, each representing
3 a respective deposit account maintained at one of a plurality of associated financial
4 institutions by a plurality of consumers including the particular consumer, to identify the
5 deposit account number of the particular consumer, and the step of directing payment of the
6 bill includes the step of preparing a draft written on funds in the deposit account represented
7 by the identified deposit account number.

1 7. The method of claim 2 wherein the step of selecting a payment type
2 includes the step of searching a database having deposit account numbers, each representing
3 a respective deposit account maintained at one of a plurality of associated financial
4 institutions by a plurality of consumers including the particular consumer, to identify the
5 deposit account number of the deposit account of the particular consumer, and the step of
6 directing payment of the bill includes the step of initiating an electronic funds transfer of
7 funds in the deposit account represented by the identified deposit account number.

1 8. The method of claim 7 wherein the step of selecting a payment type
2 further includes the step of searching a database of merchant information, the database
3 including a bank routing number corresponding to each of a plurality of merchants including
4 the particular merchant.

1 9. The method of claim 1 wherein the step of directing payment of the
2 bill comprises the steps of:

3 searching a database having deposit account numbers, each representing a respective
4 deposit account maintained at one of a plurality of associated financial institutions by a
5 plurality of consumers including the particular consumer, to identify the deposit account
6 number of the deposit account of the particular consumer; and

7 paying the bill from funds in a deposit account other than the deposit account
8 represented by the identified deposit account number.

1 10. The method of claim 9 further comprising the step of:
2 transferring funds in the amount of the bill from the deposit account of the
3 particular consumer to the deposit account from which the bill payment was made.

1 11. The method of claim 2 wherein the step of directing payment of the
2 bill includes the step of preparing a check written on funds in a service provider's deposit
3 account.

1 12. The method of claim 2 wherein the step of directing payment of the
2 bill includes the step of initiating an electronic funds transfer from funds in a service
3 provider's account.

1 13. The method of claim 1 further comprising the steps of:
2 determining if the request to pay the bill is a duplicate of a previous request;
3 and,
4 terminating the request if the request is a duplicate request.

1 14. A method of paying bills using a computer, comprising the steps of:
2 receiving an instruction to pay a bill of a particular merchant on behalf of a
3 particular consumer;
4 searching a database having deposit account numbers, each representing a
5 respective deposit account maintained at one of a plurality of associated financial institutions
6 by a plurality of consumers including the particular consumer, to identify the deposit account
7 number of the deposit account of the particular consumer;

8 selecting a payment type; and,
9 directing payment of the bill by the type of payment selected from funds in
10 the identified deposit account.

1 15. The method of claim 14 wherein the step of selecting a payment type
2 includes the step of comparing the amount of the bill to be paid to a predetermined amount.

1 16. The method of claim 14 wherein the step of selecting a payment type
2 includes the step of identifying a payment type indicator associated with the particular
3 merchant.

1 17. The method of claim 16 wherein the step of identifying a payment
2 type indicator associated with the particular merchant includes the step of searching a
3 merchant database having a payment type indicator associated with each of a plurality of
4 merchants including the particular merchant.

1 18. The method of claim 14 further comprising the steps of:
2 receiving a deposit account number representing a deposit account maintained
3 at one of a plurality of associated financial institutions by a particular consumer;
4 storing the deposit account number in a database of deposit account numbers;

5 comparing a particular consumer's deposit account number in the deposit
6 account number database with the particular consumer's deposit account number in a
7 financial institutions database to determine if the consumer's deposit account number in the
8 deposit account number database is correct; and,

9 correcting the deposit account number if the deposit account number in the
10 deposit account number database is not correct.

1 19. The method of claim 14 wherein the step of selecting a payment type
2 further comprises the step of selecting a payment type from a check written on funds in a
3 deposit account other than the deposit account represented by the identified deposit account
4 number, a draft written on funds in the deposit account represented by the identified deposit
5 account number, and an electronic funds transfer of funds in the deposit account represented
6 by the identified deposit account number;

1 20. A method of electronically paying bills, comprising the steps of:
2 receiving a request to pay a bill of a particular merchant on behalf of a
3 particular consumer;

4 selecting a payment type from the group consisting of a draft, a check, and
5 an electronic funds transfer; and,

6 directing payment of the bill using the selected payment type.

1 21. The method of claim 20 wherein the step of selecting a payment type
2 further includes the step of searching a database of merchant information, the database
3 including an indicator of payment type corresponding to each of a plurality of merchants
4 including the particular merchant.

1 22. The method of claim 21 wherein the indicator of payment type
2 includes a merchant's bank routing number.

1 23 The method of claim 20 wherein the step of selecting a payment type
2 includes the step of evaluating the amount of the bill to be paid.

1 24. The method of claim 20 wherein the step of selecting a payment type
2 includes the step of searching a database having deposit account numbers, each representing
3 a respective deposit account maintained at one of a plurality of associated financial
4 institutions by a plurality of consumers including the particular consumer, to identify the
5 deposit account number of the particular consumer, and the step of directing payment of the
6 bill includes the step of preparing a draft written on funds in the deposit account represented
7 by the identified deposit account number.

1 25. The method of claim 20 wherein the step of selecting a payment type
2 includes the step of searching a database having deposit account numbers, each representing
3 a respective deposit account maintained at one of a plurality of associated financial
4 institutions by a plurality of consumers including the particular consumer, to identify the
5 deposit account number of the deposit account of the particular consumer and the step of
6 paying the bill includes the step of initiating an electronic funds transfer of funds from the
7 deposit account represented by the identified deposit account number.

1 26. The method of claim 25 wherein the step of selecting a payment type
2 further includes the step of searching a database of merchant information, the database
3 including bank routing numbers corresponding to each of a plurality of merchants including
4 the particular merchant.

1 27. The method of claim 26 wherein the step of directing payment of the
2 bill comprises the steps of:

3 searching a database having deposit account numbers, each representing a
4 respective deposit account maintained at one of a plurality of associated financial institutions
5 by a plurality of consumers including the particular consumer, to identify the deposit account
6 number of the deposit account of the particular consumer; and

7 paying the bill from funds in a deposit account other than the deposit account
8 represented by the identified deposit account number.

1 28. The method of claim 27 further comprising the step of:
2 transferring funds in the amount of the bill from the deposit account of the
3 particular consumer to the deposit account from which the bill payment was made.

1 29. An article of manufacture, comprising:
2 a computer readable medium; and
3 computer software stored on the computer readable medium, the computer
4 software comprising a set of instructions directing a computer to perform the steps of:
5 receiving a request to pay a bill of a particular merchant on behalf of
6 a particular consumer;
7 selecting a payment type; and,
8 directing payment of the bill using the selected payment type.

1 30. An article of manufacture, comprising:
2 a computer readable medium; and
3 computer software stored on the computer readable medium, the computer
4 software comprising a set of instructions directing a computer to perform the steps of:

5 receiving an instruction to pay a bill of a particular merchant on behalf
6 of a particular consumer;

7 searching a database having deposit account numbers, each
8 representing a respective deposit account maintained at one of a plurality of associated
9 financial institutions by a plurality of consumers including the particular consumer, to
10 identify the deposit account number of the deposit account of the particular consumer;

11 selecting a payment type; and,

12 directing payment of the bill by the type of payment selected from
13 funds in the identified deposit account.

1 31. A system for paying bills using a computer, comprising:

2 means for receiving a request to pay a bill of a particular merchant on behalf
3 of a particular consumer;

4 means for selecting a payment type; and,

5 means for directing payment of the bill using the selected payment type.

1 32. The system of claim 31 wherein said means for selecting a payment
2 type comprises means for selecting a payment type from the group consisting of a draft, a
3 check, and an electronic funds transfer.

1 33. A system for paying bills using a computer, comprising:
2 a communications apparatus for receiving a request to pay a bill of a particular
3 merchant on behalf of a particular consumer; and,
4 a computer processor operatively connected to the communications apparatus
5 for selecting a payment type and directing payment of the bill using the selected payment
6 type.

1 34. A system for paying bills using a computer, comprising:
2 a communications switch operatively connected to a network for receiving
3 a request to pay a bill of a particular merchant on behalf of a particular consumer;
4 a computer processor operatively connected to the network for selecting a
5 payment type and directing payment of the bill using the selected payment type.

1 35. The system of claim 34 wherein the payment type is an electronic
2 funds transfer and the computer processor is operatively connected to a second network in
3 communication with an automated clearing house for initiating payment of the bill by the
4 electronic funds transfer.

COLUMBUS/0510170.01

ABSTRACT

A computerized payment system by which a consumer may instruct a service provider by telephone, computer terminal, or other telecommunications means to pay various bills without the consumer having to write a check for each bill. The system operates without restriction as to where the consumer banks and what bills are to be paid. The service provider collects consumers' information, financial institutions' information and merchant information and arranges payment based on a financial risk analysis to the merchants according to the consumers' instructions.

ABSTRACT

A system and method for paying bills which uses bank routing numbers. A service provider receives a bank routing number from a consumer, the routing number belonging to the bank at which the consumer maintains a deposit account. The service provider verifies that this received routing number is correct. The verification includes comparing the received routing number to a database of routing numbers which the service provider has obtained from banks.

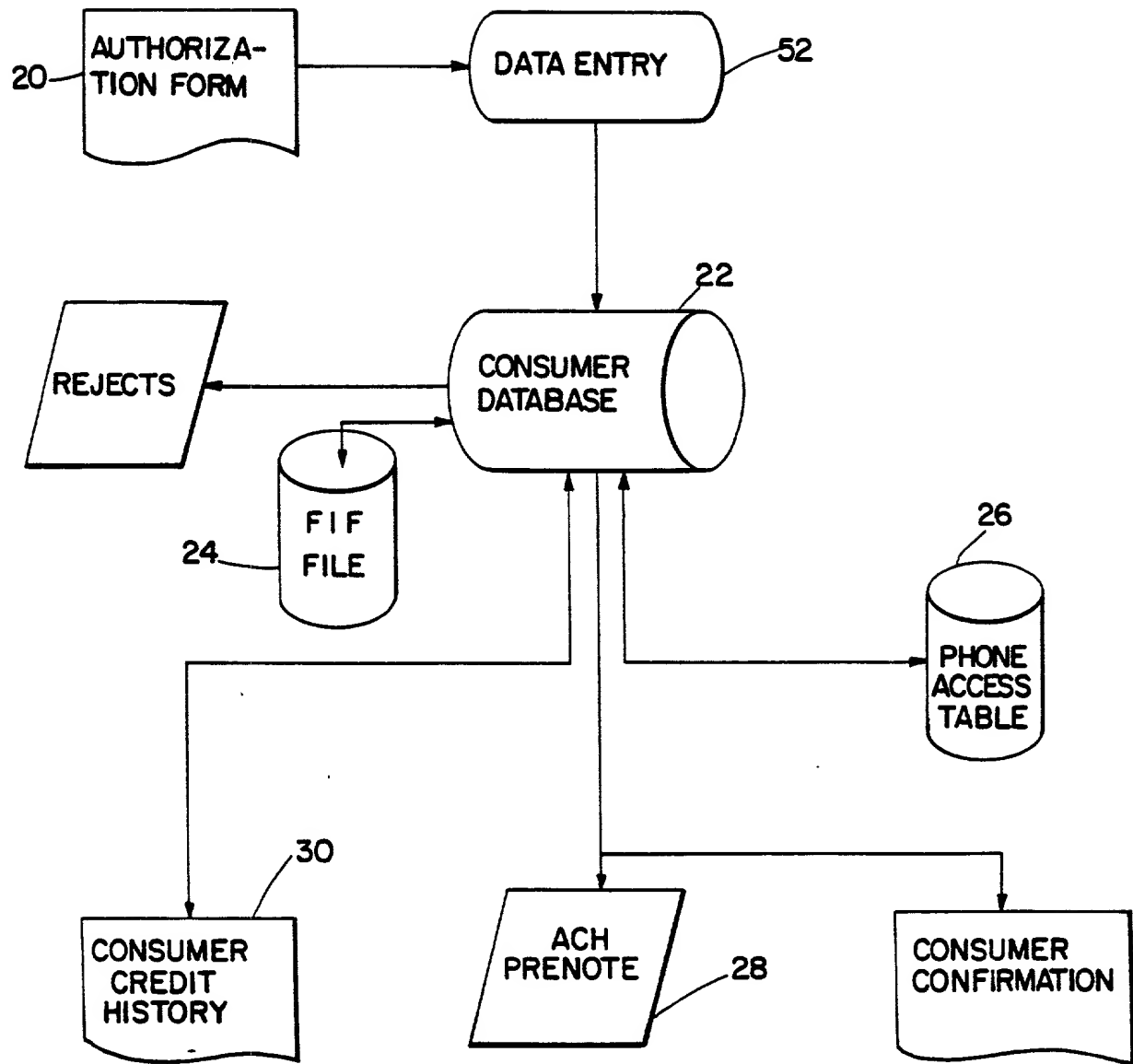


Fig. 1

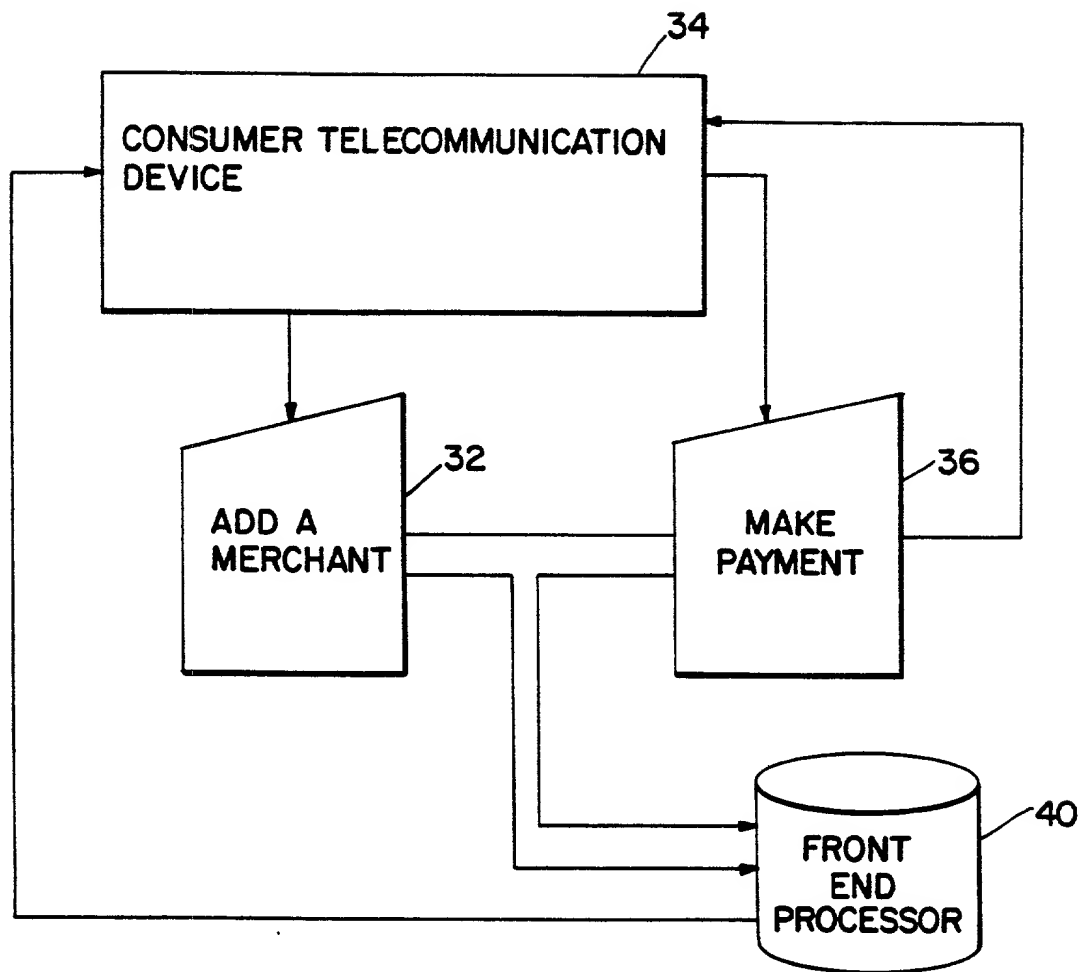


Fig. 2

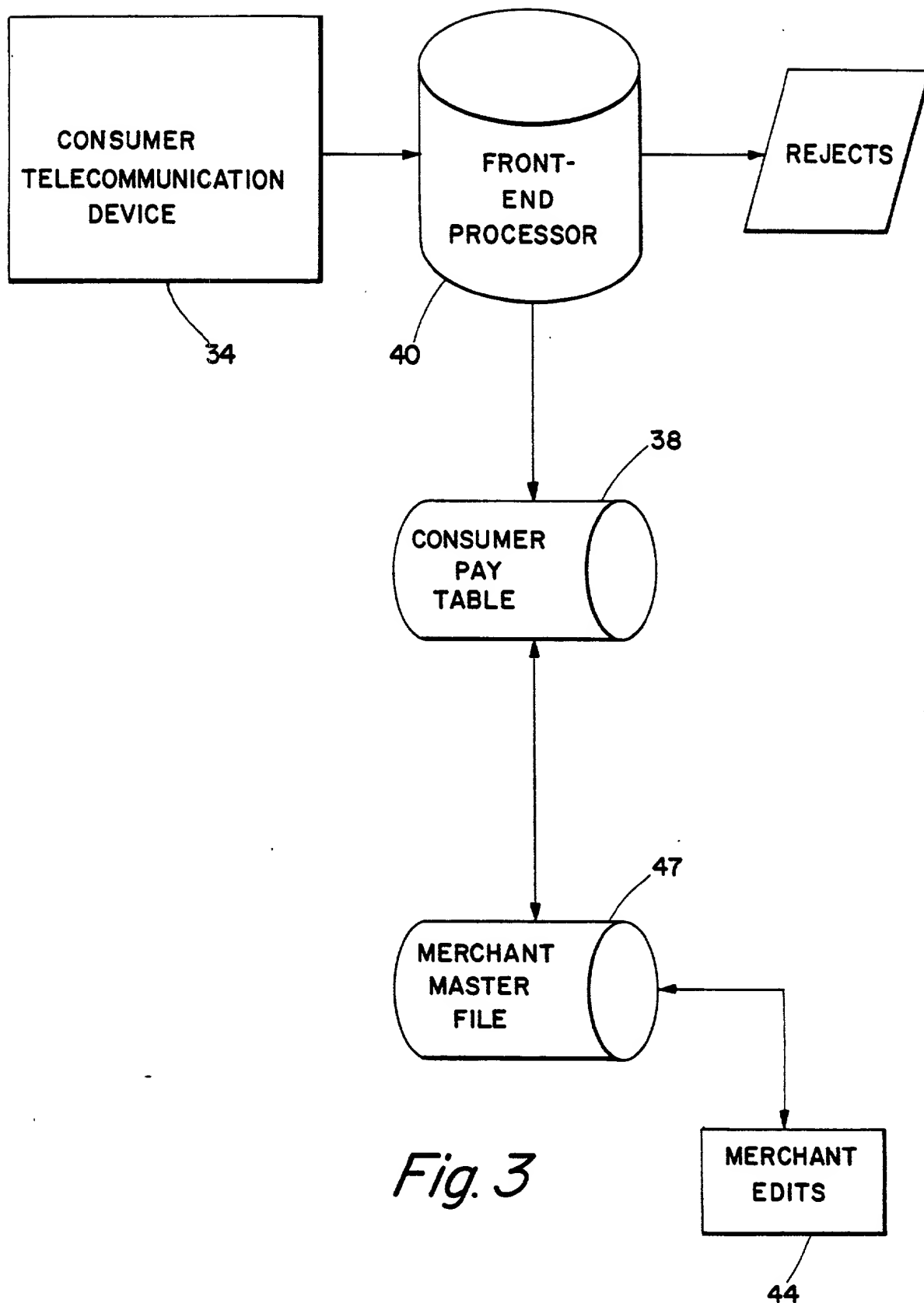


Fig. 3

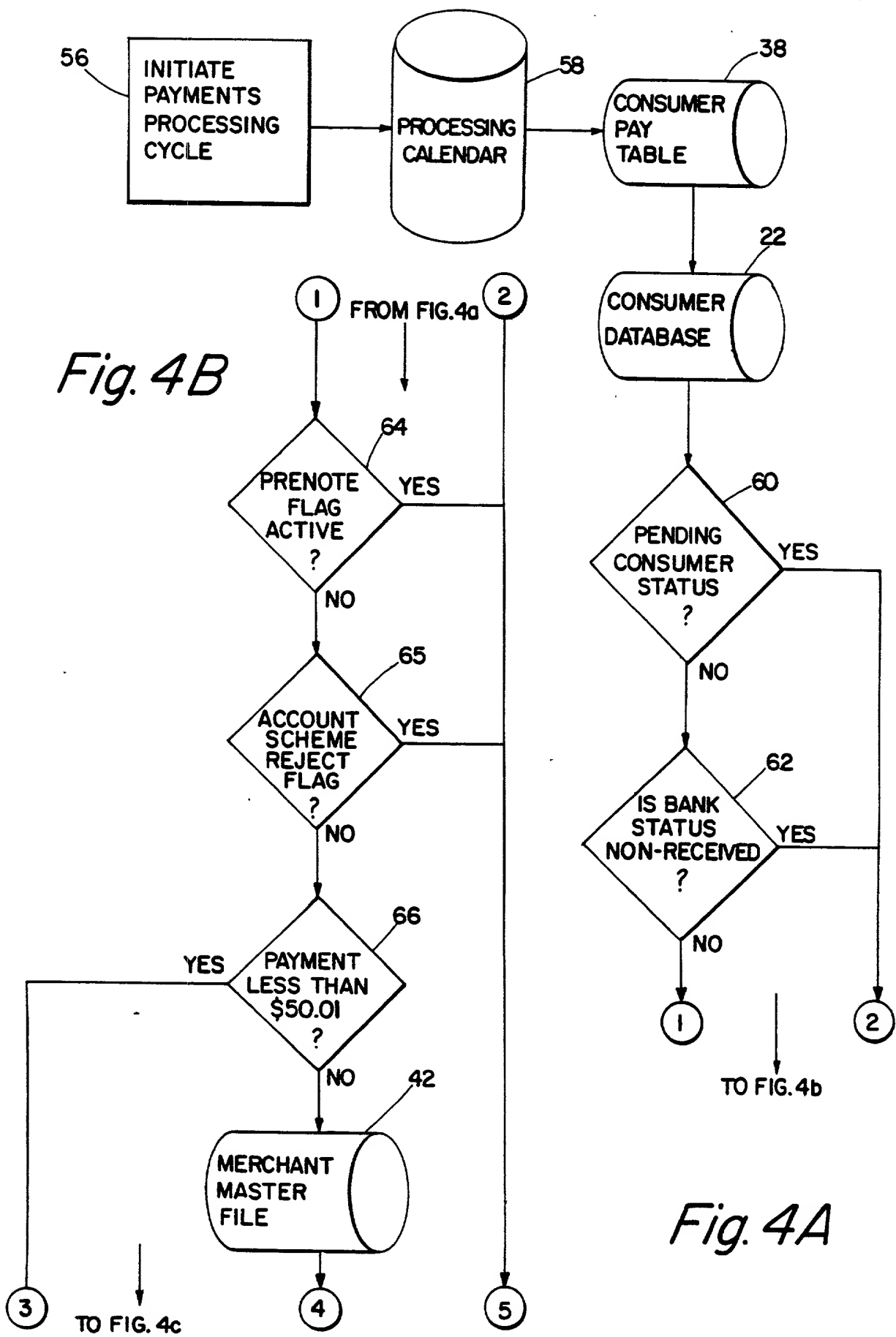


Fig. 4B

Fig. 4A

Fig. 4C

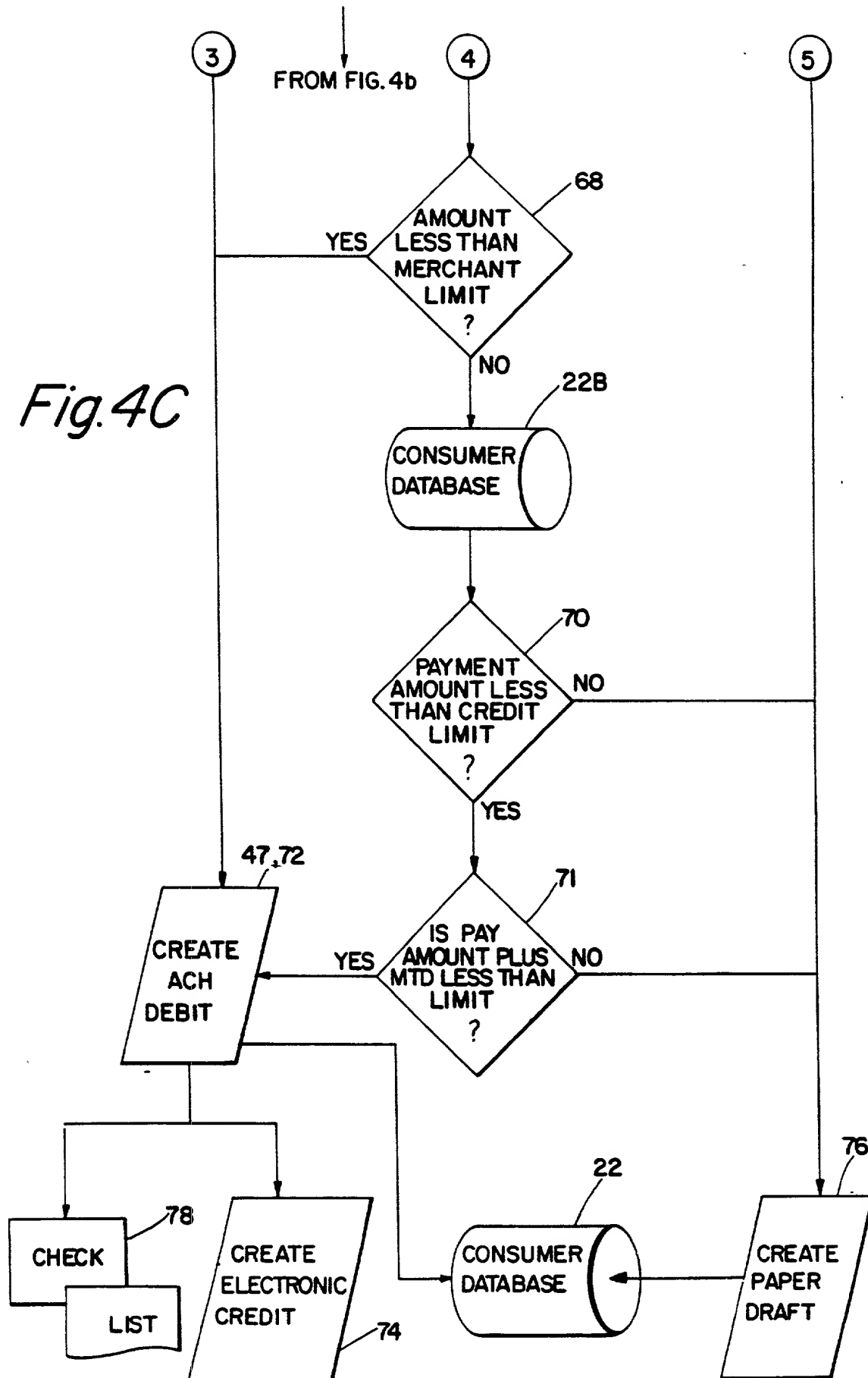
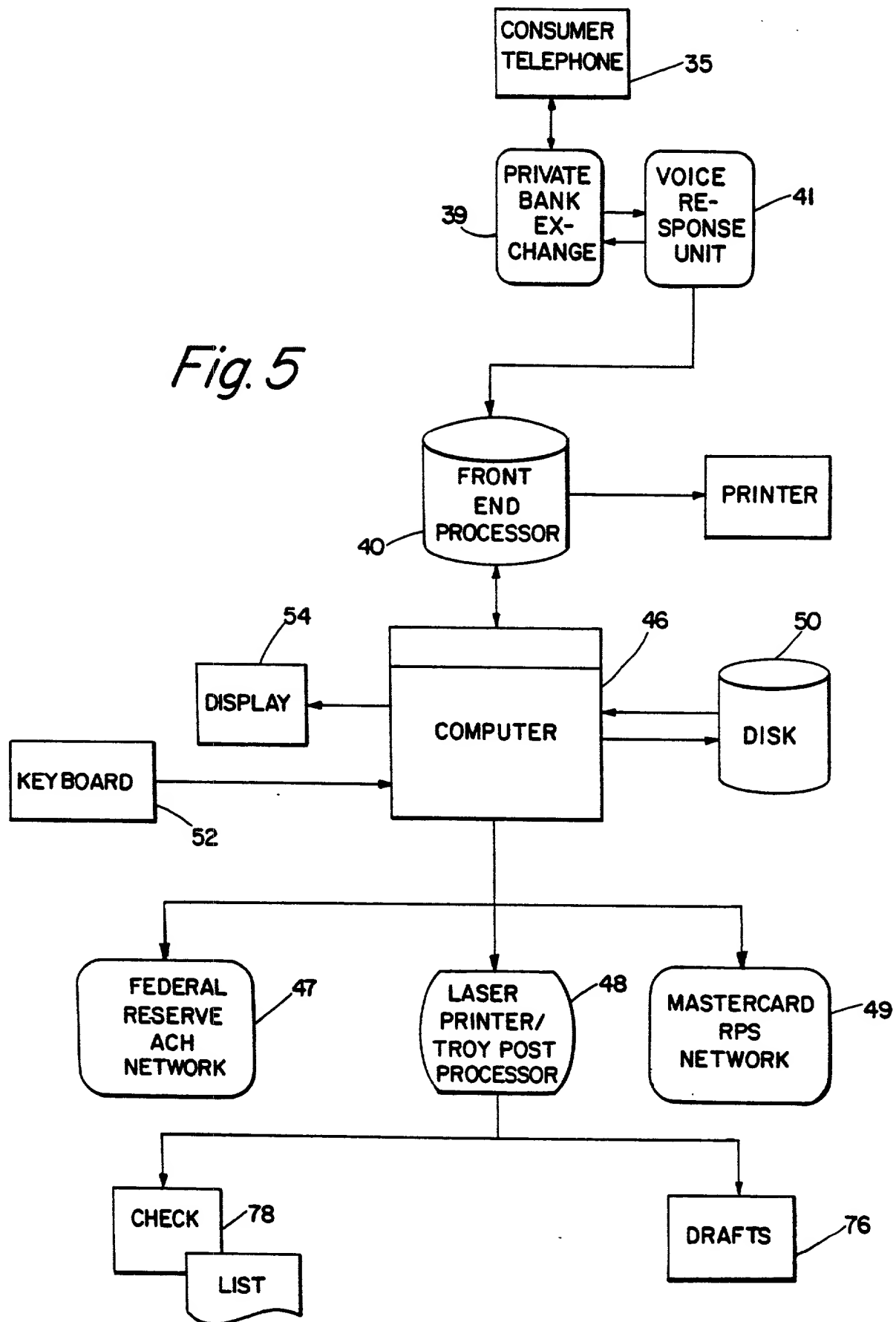
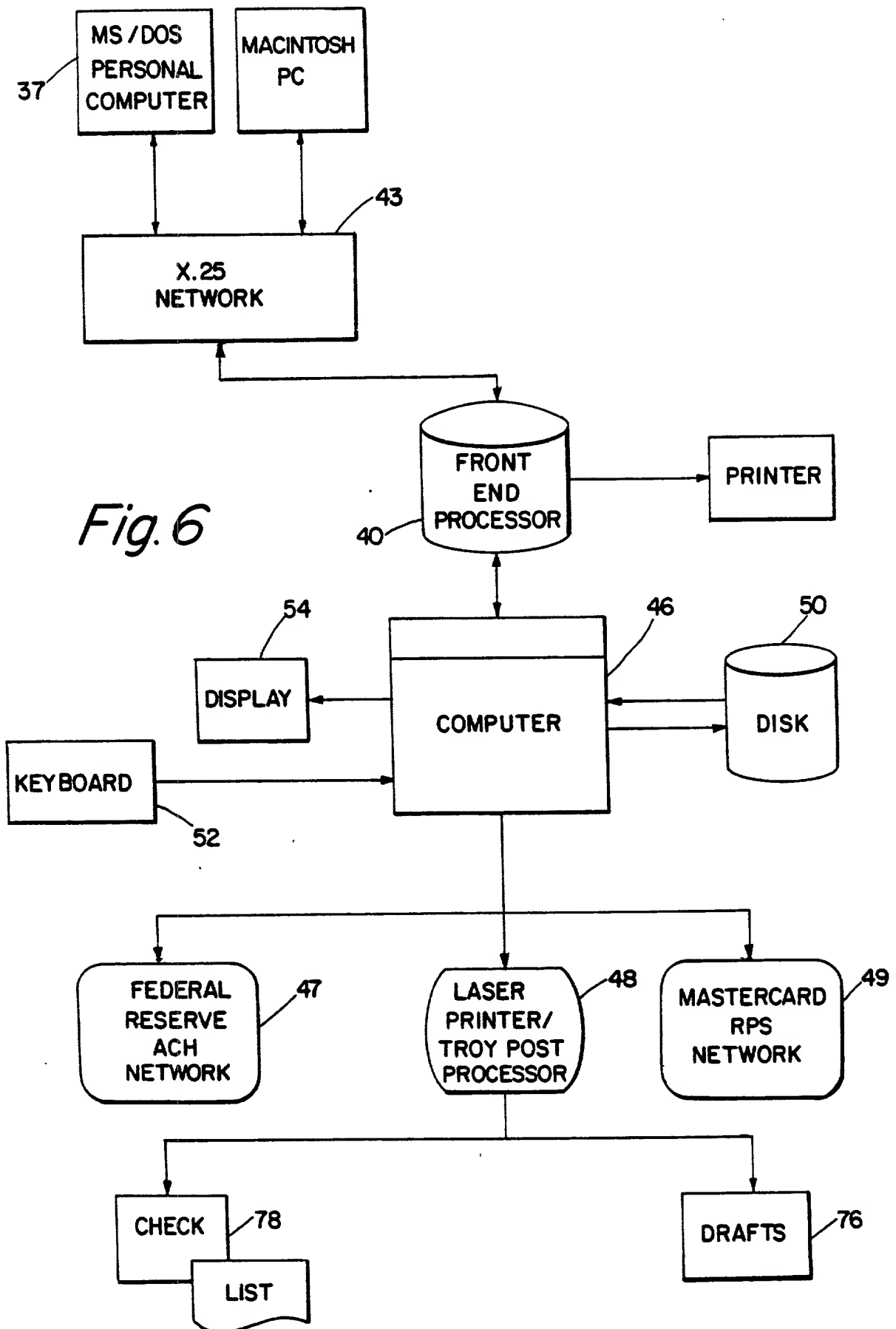


Fig. 5





DECLARATION FOR PATENT APPLICATION

Docket No. 1761100-75803

As the below named inventors, we hereby declare that:

Our residence, post office addresses and citizenships are as stated below next to our names.

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled APPARATUS FOR AND METHOD OF BILL PAYMENT the specification of which is filed herewith.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

We hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign applications for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Applications: None

We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

None

(Application Serial No.) (Filing Date) (Status-patented, pending, abandoned)

We hereby appoint the following attorney and/or agent to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: Jeffrey S. Standley (Reg. No. 34,021)
Eric S. Lucas (Reg. No. 34,215)

Address all telephone calls to: Jeffrey S. Standley
(614) 227-2030

Address all correspondence to: Porter, Wright, Morris & Arthur
Attn: Patricia E. Lanier, C.L.A.
41 South High Street
Columbus, Ohio 43215

We hereby declare that all statements made herein of our knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of inventor: Peter J. Kight

Inventor's signature _____ Date _____

Residence: _____
_____ Citizenship: U.S.A.

Full name of inventor: Mark A. Johnson

Inventor's signature Mark A. Johnson Date 7/25/91

Residence: 6251 D.C. 3415 D.C.
D-3412 E.L.C. 4311 Citizenship: U.S.A.

Full name of inventor: Tamara K. Christenson

Inventor's signature _____ Date _____

Residence: _____
_____ Citizenship: U.S.A.

Full name of inventor: Regina Lach

Inventor's signature Regina Lach Date 7/25/91

Residence: 7540 Chesapeake Rd
Prince Georges Co 43041 Citizenship: U.S.A.

Full name of inventor: Philip Pointer

Inventor's signature Philip L Pointer Date 7/25/91

Residence: 5624 Boulder Crest
Columbia Co 43235 Citizenship: U.S.A.

Full name of inventor: Kenneth Cook

Inventor's signature Kenneth W Cook Date 7/25/91

Residence: 4484 Wrennell Pl.
Delaware Co 43330 Citizenship: U.S.A.

DECLARATION FOR PATENT APPLICATION

Docket No. 1761100-75803

As the below named inventors, we hereby declare that:

Our residence, post office addresses and citizenships are as stated below next to our names.

We believe we are the original, first and joint inventors of the subject matter which is claimed and for which a patent is sought on the invention entitled APPARATUS FOR AND METHOD OF BILL PAYMENT, the specification of which was filed on July 25, 1991 in patent application Serial No. 07/736,071.

We hereby state that we have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.

We acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56(a).

We hereby claim foreign priority benefits under Title 35, United States Code, §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign applications for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Applications: None

We hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, we acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, §1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

None		
(Application Serial No.)	(Filing Date)	(Status-patented, pending, abandoned)

We hereby appoint the following attorney and/or agent to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: Jeffrey S. Standley (Reg. No. 34,021)
Eric S. Lucas (Reg. No. 34,215)

Address all telephone calls to: Jeffrey S. Standley
(614) 227-2030

Address all correspondence to: Porter, Wright, Morris & Arthur
Attn: Patricia E. Lanier, C.L.A.
41 South High Street
Columbus, Ohio 43215

We hereby declare that all statements made herein of our knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Full name of inventor: Peter J. Kight

Inventor's signature _____ Date _____

Residence: _____
_____ Citizenship: U.S.A.

Full name of inventor: Mark A. Johnson

Inventor's signature _____ Date _____

Residence: _____
_____ Citizenship: U.S.A.

Full name of inventor: Tamara K. Christenson

Inventor's signature Tamara K. Christenson Date 8/27/91

Residence: 475 Forestwood DR
Columbus OH, 43234 Citizenship: U.S.A.

Full name of inventor: Regina Lach

Inventor's signature _____ Date _____

Residence: _____
_____ Citizenship: U.S.A.

Full name of inventor: Philip Pointer

Inventor's signature _____ Date _____

Residence: _____
_____ Citizenship: U.S.A.

Full name of inventor: Kenneth Cook

Inventor's signature _____ Date _____

Residence: _____
_____ Citizenship: U.S.A.

Exhibit A

12/21/90 JPH IF CONSUMER PAYMENT IS LESS THAN MERCHANT
CREDIT LIMIT, PROCESS PAYMENT AS ACH ITEM
REGARDLESS OF THE CREDIT LIMIT TOTAL.
EXCLUDE THESE ITEMS FROM ACCUMULATION
OF ACH TRANSACTIONS INTO THE CREDIT LIMIT
TOTAL.
02/01/91 JPH EXPAND SOURCE CODE CHECK FOR PAY BY PHONE
FROM 'N' TO 'N14'.
03/08/91 JPH COMMIT WORKS AND RESTART PROCESSING.
04/11/91 KAB CHANGED THE 'ROLLOVER DATE' HEADING TO
'EXTRA PMT.' AND OMITTED THE 'ROLLOVER AMT'
HEADING. ALSO, CHANGED THE DRAFT ERROR
REPORT TO SHOW STATUS CODES AND ADDED TOTALS
BY STATUS.
04/19/91 PAM ADD CODE TO USE PAPER OR ELECTRONIC
RT IF EFT CODE = 'B'.
05/25/91 JUF ELECTRONIC REMITTANCE PROCESSING.
06/05/91 JPH CORRECT PAYMENT ROLLOVER ERRORS FOR WEEKLY
OR BIWEEKLY PAYMENTS.

ENVIRONMENT DIVISION.
CONFIGURATION SECTION.
INPUT-OUTPUT SECTION.
FILE-CONTROL.

SELECT DATE-FILE ASSIGN TO DA-IDFILE
ORGANIZATION IS INDEXED
ACCESS MODE IS DYNAMIC
RECORD KEY IS COMP-CTL-KEY
FILE STATUS IS COMP-STATUS.
000102 01/02/91
000103 01/02/91
000104 01/02/91
000105 01/02/91
000106 01/02/91
000107 01/02/91
000108 01/02/91
000109 02/10/91
000190 02/10/91
000191 03/13/91
000192 03/13/91
000193 03/13/91
000194 04/14/91
000195 04/14/91
000196 04/14/91
000197 04/14/91
000198 04/14/91
000199 04/14/91
000200 04/20/91
000201 04/20/91
000202 04/20/91
000203 06/05/91
000204 06/05/91
000205 06/05/91
000206 06/05/91
000207 06/05/91
000208 06/05/91
000209 06/05/91
000210 06/05/91
000211 06/05/91
000212 06/05/91
000213 06/05/91
000214 06/05/91
000215 06/05/91
000216 06/05/91
000217 06/05/91
000218 06/05/91
000219 06/05/91
000220 06/05/91
000221 06/05/91
000222 06/05/91
000223 06/05/91
000224 06/05/91
000225 06/05/91
000226 06/05/91
000227 06/05/91
000228 06/05/91
000229 06/05/91
000230 06/05/91
000231 06/05/91
000232 06/05/91

SELECT MERCHANT-FILE ASSIGN TO DA-MERCHANT
ORGANIZATION IS INDEXED
ACCESS MODE IS RANDOM
RECORD KEY IS MMR-KEY
FILE STATUS IS MMR-STAT.
000222 06/05/91
000223 06/05/91
000224 06/05/91
000225 06/05/91
000226 06/05/91
000227 06/05/91
000228 06/05/91
000229 06/05/91
000230 06/05/91
000231 06/05/91
000232 06/05/91

SELECT TRANSHOLD-FILE ASSIGN TO UT-S-TNMHOLD.
SELECT DRFTTEN-FILE ASSIGN TO UT-S-DRFTTEN.
SELECT ROLLOVER-REPORT ASSIGN TO UT-S-SYS020.

FD PAY-TABLE-INPUT
RECORDING MODE F
BLOCK CONTAINS 0 RECORDS.
01 PAY-TBL-INPUT-REC PIC X(25).

FD PAY-TABLE-OUTPUT
RECORDING MODE F
BLOCK CONTAINS 0 RECORDS.
01 PAY-TBL-OUTPUT-REC PIC X(25).

WORKING-STORAGE SECTION.

77 FILLER PIC X(37) VALUE
'PDB00010 WORKING-STORAGE BEGINS HERE'.

EXEC SQL INCLUDE PBT001 END-EXEC.

EXEC SQL INCLUDE PBT002 END-EXEC.

EXEC SQL INCLUDE PBT006 END-EXEC.

EXEC SQL INCLUDE PBT007 END-EXEC.

EXEC SQL INCLUDE PBT010 END-EXEC.

EXEC SQL INCLUDE PBT900 END-EXEC.

77 SQL-DRAFT-DATE PIC S9(6) COMP VALUE ZEROS.
77 SQL-PREV-SSN PIC S9(9) COMP VALUE ZEROS.

EXEC SQL INCLUDE SQLCA END-EXEC.

-INC SQLFLDS

77 COMP-STATUS PIC X.
77 WS-COMP-KEY PIC X(10) VALUE 'AAA'.

: FPRODATE

*-----
* THE FOLLOWING SWITCH CAN BE INITIALIZED TO 'Y'.
* TO INDICATE THAT CERTAIN CODE THAT SHOULD (OR SHOULD NOT)
* BE EXECUTED DURING A NON-PRODUCTION RUN.
* UPDATES OF THE DB2 TABLES ARE BYPASSED AND A CHECK AMOUNT OF
* ZERO IS USED WHEN THE SWITCH IS SET TO 'Y'.
*-----

01 TEST-PGM-SW PIC X(1) VALUE 'N'.
00 TEST-PCN VALUE 'Y'.

000324 11/14/90
000325 05/25/91
000326 05/25/91
000327 05/25/91
000328 05/25/91
000329 05/25/91
000330 05/25/91
000331 05/25/91
000332 05/25/91
000333 05/25/91
000334 05/25/91

000324 11/14/90
000325 05/25/91
000326 05/25/91
000327 05/25/91
000328 05/25/91
000329 05/25/91
000330 05/25/91
000331 05/25/91
000332 05/25/91
000333 05/25/91
000334 05/25/91

ITEMS	DESCRIPTION	PIC X	VALUE 'V'	000437	03/13/91
05	IS-THIS-FIRST-ERROR-RECORD	PIC X	VALUE 'V'	000438	03/13/91
06	FIRST-ERROR-RECORD		VALUE 'V'	000439	03/13/91
05	IS-THIS-FIRST-ROLL-RECORD	PIC X	VALUE 'V'	000440	03/13/91
06	FIRST-ROLL-RECORD		VALUE 'V'	000441	03/13/91
05	WS-77-HOLD-PAY-AMOUNT	PIC 9(07)V99	VALUE ZEROS.	000443	03/13/91
05	WS-77-HOLD-PAY-DATE	PIC 9(06)	VALUE ZEROS.	000444	03/13/91
05	WS-TOT-ERR-DOLLARS	PIC 9(7)V99	VALUE ZEROS.	000445	03/13/91
05	WS-TOT-ERR-ITEMS	PIC 9(7)	VALUE ZEROS.	000446	03/13/91
05	WS-TOT-RO-DOLLARS	PIC 9(7)V99	VALUE ZEROS.	000448	03/13/91
05	WS-TOT-RO-ITEMS	PIC 9(7)	VALUE ZEROS.	000449	03/13/91
000450				000450	03/13/91
000451				000451	03/13/91
000452				000452	03/13/91
000453				000453	03/13/91
000454				000454	03/13/91
000455				000455	03/13/91
000456				000456	03/13/91
000457				000457	03/13/91
000458				000458	03/13/91
000459				000459	03/13/91
000460				000460	03/13/91
000461				000461	03/13/91
000462				000462	03/13/91
000463				000463	03/13/91
000464				000464	03/13/91
000465				000465	03/13/91
000466				000466	03/13/91
000467				000467	03/13/91
000468				000468	05/25/91
000469				000469	05/25/91
000470				000470	05/25/91
000471				000471	05/25/91
000472				000472	05/25/91
000473				000473	05/25/91
000474				000474	05/25/91
000475				000475	05/25/91
000476				000476	05/25/91
000477				000477	05/25/91
000478				000478	05/25/91
000479				000479	05/25/91
000480				000480	05/25/91
000481				000481	05/25/91
000482				000482	05/25/91
000483				000483	05/25/91
000484				000484	03/13/91
000485				000485	03/13/91
000486				000486	03/13/91
000487				000487	03/13/91

PROGRAM HOLD AREA *

000487 03/13/91

01 WS-HOLD-DRAFT.

05 DRAFT-EXTENSION

05 DRAFT-EXTENSION-99 REDEFINES DRAFT-EXTENSION PIC 99.

05 FILLER

05 WS-HOLD-ACH.

05 DAY-NIGHT-ACH

05 FILLER

05 WS-ROLLBACK-CNT.

05 WS-ROLLBACK-CNTR

05 FILLER

01 WS-ROLLBACK-COUNT

DRAFTITEM

* PHONE NUMBER AREA *

01 WS-PHONE-NUMBER-AREA.

05 WS-PHONE-NUMBER-IN.

10 WS-AREA-CODE-IN

10 WS-PHONE-EXCHG-IN

10 WS-PHONE-EXT-IN

05 WS-PHONE-NUMBER-OUT.

10 WS-AREA-CODE-OUT

10 WS-PHONE-EXCHG-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

10 FILLER

10 WS-PHONE-EXT-OUT

000408

000409

000490

000491

000492

000493

000494

000495

000496

000497

000498

000499

000500

000501

000502

000503

000504

000505

000506

000507

000508

000509

000510

000511

000512

000513

000514

000515

000516

000517

000518

000519

000520

000521

000522

000523

000524

000525

000526

000527

000528

000529

000530

000531

000532

000533

000534

000535

000536

000537

000538

11/14/90

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

03/13/91

* SSN AREA *

01 WS-SSN-AREA.

05 WS-SSN-IN.

10 WS-SSN-1ST3-IN
10 WS-SSN-2ND2-IN
10 WS-SSN-LAST4-IN

VALUE ZEROS.
VALUE ZEROS.
VALUE ZEROS.

05 WS-SSN-OUT.

10 WS-SSN-1ST3-OUT
10 FILLER
10 WS-SSN-2ND2-OUT
10 FILLER
10 WS-SSN-LAST4-OUT

VALUE ZEROS.
VALUE "-".
VALUE ZEROS.
VALUE "-".
VALUE ZEROS.

* COMPARE VARIABLES *

77 WS-CARDIN-SM

08 MORE-CARDIN
00 NO-MORE-CARDIN

PIC X
VALUE 'Y'.
VALUE 'Y'.
VALUE 'N'.

77 WS-STATUS-A-CNT
77 WS-STATUS-I-CNT
77 WS-STATUS-F-CNT
77 WS-STATUS-D-CNT
77 WS-STATUS-P-CNT
77 WS-STATUS-C-CNT
77 WS-STATUS-TOT-CNT

VALUE ZEROS.
VALUE ZEROS.
VALUE ZEROS.
VALUE ZEROS.
VALUE ZEROS.
VALUE ZEROS.
VALUE ZEROS.

* PGM DATE FIELDS *

01 WS-DATE-WORK.

05 WS-HOLD-DATE-FFMMDDYY.

10 HOLD-F-FFMMDDYY
10 HOLD-M-FFMMDDYY
10 HOLD-D-FFMMDDYY
10 HOLD-Y-FFMMDDYY

VALUE ZEROS.
VALUE ZEROS.
VALUE ZEROS.
VALUE ZEROS.

05 WS-HOLD-DATE.

10 HOLD-MONTH
10 HOLD-DAY
10 HOLD-YEAR

VALUE ZEROS.
VALUE ZEROS.
VALUE ZEROS.

000539
000540
000541
000542
000543
000544
000545
000546
000547
000548
000549
000550
000551
000552
000553
000554
000555
000556
000557
000558
000559
000560
000561
000562
000563
000564
000565
000566
000567
000568
000569
000570
000571
000572
000573
000574
000575
000576
000577
000578
000579
000580
000581
000582
000583
000584
000585
000586
000587
000588
000589

000539 000540 000541 000542 000543 000544 000545 000546 000547 000548 000549 000550 000551 000552 000553 000554 000555 000556 000557 000558 000559 000560 000561 000562 000563 000564 000565 000566 000567 000568 000569 000570 000571 000572 000573 000574 000575 000576 000577 000578 000579 000580 000581 000582 000583 000584 000585 000586 000587 000588 000589

10 MS-MIN	PIC 99	VALUE ZEROS.
05 MS-SQL-DATE.	PIC 9	VALUE ZEROS.
10 MS-SQL-DATE-FILLER	PIC 9(6)	VALUE ZEROS.
10 MS-SQL-DATE-YMD		VALUE ZEROS.

-INC TRKFLDS
-INC FDATAFLDS

	01	WS-SC-LIT.	PIC X(03)	VALUE 'SC '
	05	FILLER	PIC X(02)	VALUE SPACES.
	05	WS-SC-CODE	PIC X(02)	VALUE SPACES.

01	MS-PRINT-LINE.	
05	JUNK-COMMIT-KEY	PIC X(9)
05	CC-LINE	PIC X(1)
05	JUNK-LINE	PIC X(32)
		VALUE SPACES.
		VALUE SPACES.
		VALUE SPACES.

01	WS-PRINT-LINE2	PIC X(132)	VALUE SPACES.
01	WS-PRINT-LINE2	PIC X(132)	VALUE SPACES.

01	TRANFEE-SC-TABLE.	PIC S9(8)	COMP VALUE ZERO.
05	TRANFEE-TBL-ENTRIES	PIC S9(8)	COMP VALUE ZERO.
05	TRANFEE-CURR-ENTRY	PIC S9(8)	COMP VALUE ZERO.
05	TRANFEE-MAX-ENTRIES	PIC S9(8)	COMP VALUE +1500.
05	TRANFEE-SC-ENTRY OCCURS 1500 TIMES		
	INDEXED BY TFR-IDX.		
10	TFR-TBL-SC-CODE	PIC X(2)	VALUE SPACES.
10	TFR-TBL-SC-ITEMS	PIC S(16)	COMP-3 VALUE +0.
10	TFR-TBL-SC-DOLLARS	PIC S9(19)V9(12)	COMP-3 VALUE +0.

01	TRANFREE-PAY-TABLE-REC.	PIC 9(9).	
05	TFR-PAY-TBL-COMMIT	PIC S9(8).	COMP.
05	TFR-PAY-TBL-NBR	PIC X(12).	
05	TFR-PAY-TBL-ENTRY		

01 WS-HEADINGS-FOR-ROLLOVER.

PO-HEADING-1.		VALUE
10 FILLER	PIC X(11)	VALUE
10 FILLER	'PBB00010.20'.	VALUE SPACES.
10 FILLER	PIC X(43)	VALUE
10 FILLER	PIC X(43)	CONSUMER SERVICES
10 FILLER	CHECKFREE CORPORATION -	VALUE SPACES.
10 FILLER	PIC X(26)	VALUE
10 FILLER	PIC X(9)	VALUE

[illegible]

LISTING OF MODULE PB00010

PAGE 10

10	FILLER	'LAST NAME'.	PIC X(09)	VALUE	000045	04/14/91
10	FILLER	'FIRST NAME'. <th>PIC X(08)</th> <th>VALUE SPACES.</th> <th>000046</th> <th>04/14/91</th>	PIC X(08)	VALUE SPACES.	000046	04/14/91
10	FILLER	'MI'. <th>PIC X(02)</th> <th>VALUE SPACES.</th> <th>000049</th> <th>04/14/91</th>	PIC X(02)	VALUE SPACES.	000049	04/14/91
10	FILLER	'REASON FOR REJECTS'. <th>PIC X(05)</th> <th>VALUE SPACES.</th> <th>000052</th> <th>04/14/91</th>	PIC X(05)	VALUE SPACES.	000052	04/14/91
10	FILLER	'PC PHONE'. <th>PIC X(06)</th> <th>VALUE SPACES.</th> <th>000053</th> <th>04/14/91</th>	PIC X(06)	VALUE SPACES.	000053	04/14/91
10	FILLER	'CRP'. <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000054</th> <th>04/14/91</th>	PIC X(03)	VALUE SPACES.	000054	04/14/91
10	FILLER	'MERCHANT'. <th>PIC X(12)</th> <th>VALUE SPACES.</th> <th>000055</th> <th>04/14/91</th>	PIC X(12)	VALUE SPACES.	000055	04/14/91
10	FILLER	'ACCOUNT NUMBER'. <th>PIC X(16)</th> <th>VALUE SPACES.</th> <th>000056</th> <th>04/14/91</th>	PIC X(16)	VALUE SPACES.	000056	04/14/91
10	FILLER	'TYPE'. <th>PIC X(04)</th> <th>VALUE SPACES.</th> <th>000057</th> <th>04/14/91</th>	PIC X(04)	VALUE SPACES.	000057	04/14/91
10	FILLER	'AMOUNT'. <th>PIC X(06)</th> <th>VALUE SPACES.</th> <th>000058</th> <th>04/14/91</th>	PIC X(06)	VALUE SPACES.	000058	04/14/91
10	FILLER	'PAY DATE'. <th>PIC X(05)</th> <th>VALUE SPACES.</th> <th>000059</th> <th>04/14/91</th>	PIC X(05)	VALUE SPACES.	000059	04/14/91
10	FILLER <td></td> <th>PIC X(08)</th> <th>VALUE SPACES.</th> <th>000060</th> <th>04/14/91</th>		PIC X(08)	VALUE SPACES.	000060	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000061</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000061	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000062</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000062	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000063</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000063	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000064</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000064	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000065</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000065	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000066</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000066	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000067</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000067	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000068</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000068	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000069</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000069	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000070</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000070	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000071</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000071	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000072</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000072	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000073</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000073	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000074</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000074	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000075</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000075	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000076</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000076	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000077</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000077	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000078</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000078	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000079</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000079	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000080</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000080	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000081</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000081	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000082</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000082	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000083</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000083	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000084</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000084	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000085</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000085	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000086</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000086	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000087</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000087	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000088</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000088	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000089</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000089	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000090</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000090	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000091</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000091	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000092</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000092	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000093</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000093	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000094</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000094	04/14/91
10	FILLER <td></td> <th>PIC X(03)</th> <th>VALUE SPACES.</th> <th>000095</th> <th>04/14/91</th>		PIC X(03)	VALUE SPACES.	000095	04/14/91

05	ERR-DETAIL-2.	PIC X(04)	VALUE SPACES.	000897	
10	FILLER	PIC X(12).	VALUE SPACES.	000898	
10	ERR-PHONE-NUMBER	PIC X(01)	VALUE SPACES.	000899	
10	FILLER	PIC 999.	VALUE SPACES.	000900	
10	ERR-CRP	PIC X(02)	VALUE SPACES.	000901	
10	FILLER	PIC X(24).	VALUE SPACES.	000902	
10	ERR-MERCHANT	PIC X(02)	VALUE SPACES.	000903	
10	FILLER	PIC X(25).	VALUE SPACES.	000904	
10	ERR-ACCOUNT-NUMBER	PIC X(02)	VALUE SPACES.	000905	
10	FILLER	PIC X(01).	VALUE SPACES.	000906	
10	ERR-PAYMENT-TYPE-1	PIC X(01).	VALUE SPACES.	000907	
10	ERR-PAYMENT-TYPE-2	PIC X(01).	VALUE SPACES.	000908	
10	FILLER	PIC X(02)	VALUE SPACES.	000909	
10	ERR-AMOUNT	PIC Z,ZZZ,ZZZ.99.	VALUE SPACES.	000910	
10	FILLER	PIC X(02)	VALUE SPACES.	000911	
10	ERR-PAY-DATE	PIC X(06).	VALUE SPACES.	000912	
10	FILLER	PIC X(02)	VALUE SPACES.	000913	
10	ERR-MESSAGE-2	PIC X(29).	VALUE SPACES.	000914	
10	FILLER	PIC X(01)	VALUE SPACES.	000915	
05	ERR-DETAIL-3.	PIC X(15)	VALUE SPACES.	000916	
10	FILLER	PIC X(25)	VALUE SPACES.	000917	
10	ERR-STATUS-DESC	PIC X(01)	VALUE SPACES.	000918	
10	FILLER	PIC ZZZZZ9.	VALUE SPACES.	000919	
10	ERR-STATUS-CNT	PIC X(08)	VALUE SPACES.	000920	
01	WS-MESSAGE-STATUS.	PIC X(20).	VALUE SPACES.	000921	
10	WS-ERR-MESSAGE-STATUS	PIC X(01)	VALUE SPACES.	000922	
10	FILLER	PIC X(01).	VALUE SPACES.	000923	
10	WS-ERR-STATUS	PIC X(01).	VALUE SPACES.	000924	
10	FILLER	PIC X(01).	VALUE SPACES.	000925	
10	FILLER	PIC X(08)	VALUE SPACES.	000926	
01	WS-MESSAGE-LINES.	PIC X(105)	VALUE SPACES.	000927	
05	WS-ERR-MESSAGE-LINE.	PIC X(129).	VALUE SPACES.	000928	
10	FILLER	PIC X(01)	VALUE SPACES.	000929	
10	WS-ERR-MESSAGE	PIC X(29).	VALUE SPACES.	000930	
01	WS-TOTALS-FOR-ERROR-REPORT.	PIC X(04)	VALUE SPACES.	000931	
05	TOT-ERR-DETAIL.	PIC Z,ZZ9.	VALUE SPACES.	000932	
10	FILLER	PIC X(31)	VALUE SPACES.	000933	
10	FILLER	PIC X(33)	VALUE SPACES.	000934	
10	TOT-ERR-ITEMS	PIC X(04)	VALUE SPACES.	000935	
10	FILLER	PIC X(33)	VALUE SPACES.	000936	
10	TOT-ERR-DOLLARS	PIC \$66.666,666.99.	VALUE SPACES.	000937	
10	FILLER	PIC X(41)	VALUE SPACES.	000938	
05	ERR-DETAIL-2.	PIC X(04)	VALUE SPACES.	000897	
10	FILLER	PIC X(12).	VALUE SPACES.	000898	
10	ERR-PHONE-NUMBER	PIC X(01)	VALUE SPACES.	000899	
10	FILLER	PIC 999.	VALUE SPACES.	000900	
10	ERR-CRP	PIC X(02)	VALUE SPACES.	000901	
10	FILLER	PIC X(24).	VALUE SPACES.	000902	
10	ERR-MERCHANT	PIC X(02)	VALUE SPACES.	000903	
10	FILLER	PIC X(25).	VALUE SPACES.	000904	
10	ERR-ACCOUNT-NUMBER	PIC X(02)	VALUE SPACES.	000905	
10	FILLER	PIC X(01).	VALUE SPACES.	000906	
10	ERR-PAYMENT-TYPE-1	PIC X(01).	VALUE SPACES.	000907	
10	ERR-PAYMENT-TYPE-2	PIC X(01).	VALUE SPACES.	000908	
10	FILLER	PIC X(02)	VALUE SPACES.	000909	
10	ERR-AMOUNT	PIC Z,ZZZ,ZZZ.99.	VALUE SPACES.	000910	
10	FILLER	PIC X(02)	VALUE SPACES.	000911	
10	ERR-PAY-DATE	PIC X(06).	VALUE SPACES.	000912	
10	FILLER	PIC X(02)	VALUE SPACES.	000913	
10	ERR-MESSAGE-2	PIC X(29).	VALUE SPACES.	000914	
10	FILLER	PIC X(01)	VALUE SPACES.	000915	
05	ERR-DETAIL-3.	PIC X(15)	VALUE SPACES.	000916	
10	FILLER	PIC X(25)	VALUE SPACES.	000917	
10	ERR-STATUS-DESC	PIC X(01)	VALUE SPACES.	000918	
10	FILLER	PIC ZZZZZ9.	VALUE SPACES.	000919	
10	ERR-STATUS-CNT	PIC X(08)	VALUE SPACES.	000920	
01	WS-MESSAGE-STATUS.	PIC X(20).	VALUE SPACES.	000921	
10	WS-ERR-MESSAGE-STATUS	PIC X(01)	VALUE SPACES.	000922	
10	FILLER	PIC X(01).	VALUE SPACES.	000923	
10	WS-ERR-STATUS	PIC X(01).	VALUE SPACES.	000924	
10	FILLER	PIC X(01).	VALUE SPACES.	000925	
10	FILLER	PIC X(08)	VALUE SPACES.	000926	
01	WS-MESSAGE-LINES.	PIC X(105)	VALUE SPACES.	000927	
05	WS-ERR-MESSAGE-LINE.	PIC X(129).	VALUE SPACES.	000928	
10	FILLER	PIC X(01)	VALUE SPACES.	000929	
10	WS-ERR-MESSAGE	PIC X(29).	VALUE SPACES.	000930	
01	WS-TOTALS-FOR-ERROR-REPORT.	PIC X(04)	VALUE SPACES.	000	

[illegible]

01 WS-HEADINGS-FOR-SUMMARY-REPT.

[illegible]

Variable	Mean	SD	Min	Max
Age	38.5	10.5	25	55
Gender	50%	50%	0	100
Marital status	75%	25%	0	100
Education	12.5	2.5	9	16
Income	3500	1500	1000	7000
Occupation	15%	85%	0	100
Health status	70%	30%	0	100
Stress level	65%	35%	0	100
Life satisfaction	75%	25%	0	100
Resilience	60%	40%	0	100
Optimism	70%	30%	0	100
Gratitude	75%	25%	0	100
Forgiveness	65%	35%	0	100
Empathy	70%	30%	0	100
Compassion	65%	35%	0	100
Kindness	70%	30%	0	100
Generosity	65%	35%	0	100
Patience	70%	30%	0	100
Self-control	65%	35%	0	100
Emotional stability	70%	30%	0	100
Psychological well-being	75%	25%	0	100
Life purpose	70%	30%	0	100
Meaning in life	75%	25%	0	100
Existential well-being	70%	30%	0	100
Transcendental well-being	75%	25%	0	100
Religious well-being	70%	30%	0	100
Spiritual well-being	75%	25%	0	100
Overall well-being	75%	25%	0	100


```

CP_LAST_TRANS_DATE,
CP_PREMOTE_DATE,
CP_PREMOTE_RESET,
CP_ACCT_SCHEME,
CP_CAT_NBR,
CP_MNEMONIC
FROM T002_CONSUMER_PAY
WHERE CP_SSN              > :SQL-PREV-SSN
AND CP_MRCH_PAY_DATE     <= :SQL-DRAFT-DATE
AND CP_MRCH_PAY_DATE     <= :0
AND CP_MRCH_AMT <> :0
AND CP_STATUS IN ('A', 'P')
ORDER BY CP_SSN, CP_CHK_PHONE
END-EXEC.

```

OPEN INPUT MERCHANT-FILE.
IF MMR-STAT = '00' OR '97'
NEXT SENTENCE

[illegible]

EXEC SQL OPEN TOIO END-EXEC.

```

PERFORM A079-READ-STLCODE
  THRU A079-READ-STLCODE-EXIT.
PERFORM A075-LOAD-STLCODE-TBL
  THRU A075-LOAD-STLCODE-TBL-EXIT
  UNTIL ALL-STLCODE-PROCESSED.
MOVE 'CLOSE CURSOR T010' TO STEP-DENOTER.
EXEC SQL CLOSE T010 END-EXEC.

```

```

IF PC-RESTART-MODE = 'Y'
  MOVE WS-LAST-KEY TO WS-TOTALS
  PERFORM 9100-LOAD-PAY-TBL THRU 9100-EXIT
  MOVE WS-PREVIOUS-SSN TO SQL-PREV-SSN
  DISPLAY 'LOAD WS-TOTALS ' WS-TOTALS
END-IF.

```

```
MOVE 'OPEN CURSOR 1002' TO STEP-DENOTER.  
EXEC SQL OPEN 1002 END-EXEC.  
OPEN OUTPUT TRANHOLD-FILE  
PAY-TABLE-OUTPUT  
DRFTITEM-FILE  
ROLLOVER-REPORT  
ERROR-REPORT  
SUMMARY-REPORT.
```

**PERFORM A100-MAIN THRU
A100-MAIN-EXIT.**

```
MOVE 'CLOSE CURSOR T002' TO STEP-DENOTER.  
EXEC SQL CLOSE T002 END-EXEC.
```

IF WS-TOTAL-ERROR-LINES > 48
PERFORM D100-ERROR-HEADINGS
THRU D100-ERROR-HEADINGS-EXIT

```

MOVE *TOTAL OF SSN BY STATUS A * TO ERR-STATUS-DESC.
MOVE WS-STATUS-A-CNT TO ERR-STATUS-CNT.
MOVE ERR-DETAIL-3 TO ERR-REPORT-LINE
WRITE ERROR-REPORT-LINE.

```

```

MOVE 'TOTAL OF SSN BY STATUS I ' TO ERR-STATUS-DESC.
MOVE MS-STATUS-I-CNT      TO ERR-STATUS-CNT.
MOVE ERR-DETAIL-3        TO ERR-REPORT-LINE
WRITE ERR-REPORT-LINE.

```

```

MOVE *TOTAL OF SSN BY STATUS F * TO ERR-STATUS-DESC.
MOVE WS-STATUS-F-CNT TO ERR-STATUS-CNT.
MOVE ERR-DETAIL-3 TO ERROR-REPORT-LINE
WRITE ERROR-REPORT-LINE.

```

```

MOVE *TOTAL OF SSN BY STATUS D * TO ERR-STATUS-DESC.
MOVE WS-STATUS-D-CNT TO ERR-STATUS-CNT.
MOVE ERR-DETAIL-3 TO ERR-REPORT-LINE
WRITE ERROR-REPORT-LINE.

```

```

MOVE 'TOTAL OF SSN BY STATUS P ' TO ERR-STATUS-DESC.
MOVE WS-STATUS-P-CNT      TO ERR-STATUS-CNT.
MOVE ERR-DETAIL-3         TO ERR-REPORT-LINE
WRITE ERROR-REPORT-LINE.

```

```

MOVE *TOTAL OF SSN BY STATUS C * TO ERR-STATUS-DESC.
MOVE WS-STATUS-C-CNT TO ERR-STATUS-CNT.
MOVE ERR-DETAIL-3 TO ERR-REPORT-LINE
WRITE ERROR-REPORT-LINE.

```

001151	03/13/91
001152	03/13/91
001153	03/13/91
001154	01/02/91
001155	03/13/91
001156	01/02/91

[illegible]

THE FOLLOWING MODULES PRODUCE THE ROLLOVER REPORT FOR THIS PROGRAM.

C100-ROLL-HEADINGS.

```

MOVE 'N' TO ARE-CONS-RO-HEADINGS-WRITTEN.
MOVE 'N' TO ARE-NRCH-NO-HEADINGS-WRITTEN.
MOVE 'N' TO ARE-CONS-RO-DETAIL-WRITTEN.
MOVE 'N' TO ARE-NRCH-NO-DETAIL-WRITTEN.
MOVE ZEROS TO WS-TOTAL-ROLLOVER-LINES.
ADD 1 TO WS-ROLLOVER-PAGE-COUNT.
MOVE WS-ROLLOVER-PAGE-COUNT TO RO-PAGE-NUMBER.
MOVE SPACES TO ROLLOVER-REPORT-LINE.
MOVE RO-HEADINGS-1 TO ROLLOVER-REPORT-LINE.
PERFORM C900-WRITE-ROLL-PAGE
      THRU C900-WRITE-ROLL-PAGE-EXIT.
MOVE SPACES TO ROLLOVER-REPORT-LINE.
MOVE . . TO CC-LINE.
MOVE 1 TO ADVANCE-AMOUNT.
MOVE RO-HEADING-2 TO ROLLOVER-REPORT-LINE.
PERFORM C900-WRITE-ROLL-LINE
      THRU C900-WRITE-ROLL-LINE-EXIT.
C100-ROLL-HEADINGS-EXIT.
EXIT.

```

```

C200-CONSUMER-ROLL-LINE.
  IF FIRST-ROLL-RECORD
    MOVE 'N' TO IS-THIS-FIRST-ROLL-RECORD
    PERFORM C100-ROLL-HEADINGS
    THRU C100-ROLL-HEADINGS
  ELSE
    IF WS-TOTAL-ROLLOVER-LINES > 45
      AND
      CP-SSN NOT = WS-PREVIOUS-ROLL-SSN
      PERFORM C400-TOTAL-BREAK
      THRU C400-TOTAL-BREAK-EXIT
      PERFORM C100-ROLL-HEADINGS
      THRU C100-ROLL-HEADINGS-EXIT
    ELSE
      IF WS-TOTAL-ROLLOVER-LINES > 45
        AND
        CP-SSN = WS-PREVIOUS-ROLL-SSN
        PERFORM C100-ROLL-HEADINGS
        THRU C100-ROLL-HEADINGS-EXIT
      ELSE
        IF CP-SSN NOT = WS-PREVIOUS-ROLL-SSN
          PERFORM C400-TOTAL-BREAK

```

001559	
001560	
001561	
001562	
001563	
001564	
001565	
001566	
001567	
001568	
001569	
001570	
001571	
001572	
001573	
001574	
001575	
001576	
001577	
001578	
001579	
001580	
001581	
001582	
001583	
001584	
001585	
001586	
001587	
001588	
001589	
001590	
001591	
001592	
001593	
001594	
001595	
001596	
001597	
001598	
001599	
001600	
001601	
001602	
001603	
001604	
001605	
001606	
001607	
001608	
001609	

[illegible]

THRU C400-TOTAL-BREAK-EXIT.

MOVE CP-SSN TO WS-PREVIOUS-ROLL-SSN.
IF COMS-NO-HEADING-NOT-WRITTEN
PERFORM C210-CONSUMER-HEADINGS-EXIT.
THRU C210-CONSUMER-DETAIL
PERFORM C220-CONSUMER-DETAIL
THRU C220-CONSUMER-DETAIL-EXIT.
C200-CONSUMER-ROLL-LINE-EXIT.
EXIT.

```

C210-CONSUMER-HEADINGS.
  MOVE 'V' TO AE-CONS-RO-HEADINGS-WRITTEN.
  MOVE SPACES TO ROLL-OVER-REPORT-LINE.
  MOVE '-' TO CC-LINE
  MOVE 3 TO ADVANCE-AMOUNT.
  MOVE RO-HEADINGS-3 TO ROLL-OVER-REPORT-LINE.
  PERFORM C300-WRITE-ROLL-LINE
  THRU C300-WRITE-ROLL-LINE-EXIT.
C210-CONSUMER-HEADINGS-EXIT.
EXIT.

```

C220-CONSUMER-DETAIL.
MOVE 'Y' TO ARE-CONS-NO-DETAIL-WRITTEN.
MOVE CF-SSN TO WS-77-SSN.
MOVE WS-77-SSN TO WS-SSN-IN.
MOVE WS-SSN-1ST3-IN TO WS-SSN-1ST3-OUT.
MOVE WS-SSN-2ND2-IN TO WS-SSN-2ND2-OUT.
MOVE WS-SSN-LAST4-IN TO WS-SSN-LAST4-OUT.
MOVE WS-SSN-OUT TO RO-SSN.
MOVE CF-LAST-NAME TO RO-LAST-NAME.
MOVE CF-FIRST-NAME TO RO-FIRST-NAME.
MOVE CF-MID-INIT TO RO-MI.
MOVE SPACES TO ROLLOVER-REPORT-LINE.
MOVE ' ' TO CC-LINE
MOVE 1 TO ADVANCE-AMOUNT.
MOVE RO-DETAIL-1 TO ROLLOVER-REPORT-LINE.
PERFORM C900-WRITE-ROLL-LINE
THRU C900-WRITE-ROLL-LINE-EXIT.
C220-CONSUMER-DETAIL-EXIT.
EXIT.

C300-MERCHANT-ROLL-LINE.
IF MS-TOTAL-ROLLOVER-LINES > 55
PERFORM C100-ROLL-HEADINGS
THRU C100-ROLL-HEADINGS-EXIT.

001610	05/13/91
001611	
001612	
001613	
001614	
001615	
001616	
001617	
001618	
001619	
001620	
001621	
001622	
001623	
001624	
001625	
001626	
001627	
001628	
001629	
001630	
001631	
001632	
001633	
001634	
001635	
001636	
001637	
001638	
001639	
001640	
001641	
001642	
001643	
001644	
001645	
001646	
001647	
001648	
001649	
001650	
001651	
001652	
001653	
001654	
001655	
001656	
001657	
001658	
001659	
001660	

IF CONS-RO-HEADING-NOT-WRITTEN
PERFORM C210-CONSUMER-HEADINGS
THRU C210-CONSUMER-DETAILS-EXIT.
IF CONS-RO-DETAIL-NOT-WRITTEN
PERFORM C220-CONSUMER-DETAIL
THRU C220-CONSUMER-DETAIL-EXIT.
IF MRCN-RO-HEADING-NOT-WRITTEN
PERFORM C310-MERCHANT-HEADINGS
THRU C310-MERCHANT-DETAILS-EXIT.
PERFORM C320-MERCHANT-DETAIL
THRU C320-MERCHANT-DETAIL-EXIT.
C300-MERCHANT-ROLL-LINE-EXIT.
EXIT.

```

C310-MERCHANT-HEADINGS.
  MOVE 'V' TO ARE-HIGH-RO-HEADINGS-WRTTEN.
  MOVE SPACES TO ROLL-OVER-REPORT-LINE.
  MOVE '0' TO CC-LINE
  MOVE 2 TO ADVANCE-AMOUNT.
  MOVE RO-HEADING-4 TO ROLL-OVER-REPORT-LINE.
  PERFORM C300-WRITE-ROLL-LINE
  THRU C300-WRITE-ROLL-LINE-EXIT.
C310-MERCHANT-HEADINGS-EXIT.
EXIT.

```

C320-MERCHANT-DETAIL.
MOVE CP-HRCH-PHONE TO WS-77-PHONE.
MOVE WS-77-PHONE TO MS-PHONE-NUMBER-IN
MOVE WS-AREA-CODE-IN TO WS-AREA-CODE-OUT
MOVE WS-PHONE-EXCHG-IN TO WS-PHONE-EXCHG-OUT
MOVE WS-PHONE-EXT-IN TO WS-PHONE-EXT-OUT
MOVE WS-PHONE-NUMBER-OUT TO RO-PHONE-NUMBER
MOVE CP-HRCH-CR-PHONE TO RO-CRP
MOVE CP-HRCH-NAME TO RO-MERCHANT
MOVE CP-ACCT-NBR TO RO-ACCOUNT-NUMBER

MOVE SPACES TO ROLLOVER-REPORT-LINE.
MOVE * TO CC-1-LINE
MOVE 1 TO ADVANCE-AMOUNT.
MOVE RO-DETAIL-2 TO ROLLOVER-REPORT-LINE.
PERFORM C900-WRITE-ROLL-LINE
THRU C900-WRITE-ROLL-LINE-EXIT.
ADD WS-77-HOLD-PAY-AMOUNT TO WS-TOT-RO-DOLLARS
ADD 1 TO WS-TOT-RO-ITEMS.
C320-MERCHANT-DETAIL-EXIT.
EXIT.

C400-TOTAL-BREAK.

001661
001662
001663
001664
001665
001666
001667
001668
001669
001670
001671
001672
001673
001674
001675
001676
001677
001678
001679
001680
001681
001682
001683
001684
001685
001686
001687
001688
001689
001690
001691
001692
001693
001694
001695
001696
001697
001698
001699
001700
001701
001702
001703
001704
001705
001706
001707
001708
001709
001710
001711

MOVE WS-TOT-RO-ITEMS TO TOT-ROL-ITEMS.	001712	
MOVE WS-TOT-RO-DOLLARS TO TOT-ROL-DOLLARS.	001713	
MOVE SPACES TO ROLLOVER-REPORT-LINE.	001714	
MOVE '0' TO CC-LINE	001715	
MOVE 2 TO ADVANCE-AMOUNT.	001716	05/13/91
MOVE TOT-ROL-DETAIL TO ROLLOVER-REPORT-LINE.	001717	
PERFORM C900-WRITE-ROLL-LINE	001718	
THRU C900-WRITE-ROLL-LINE-EXIT.	001719	
MOVE SPACES TO ROLLOVER-REPORT-LINE.	001720	
MOVE '0' TO CC-LINE	001721	05/13/91
MOVE 2 TO ADVANCE-AMOUNT.	001722	
PERFORM C900-WRITE-ROLL-LINE	001723	
THRU C900-WRITE-ROLL-LINE-EXIT.	001724	
	001725	
MOVE ZEROS TO WS-TOT-RO-ITEMS	001726	05/13/91
WS-TOT-RO-DOLLARS.	001727	
C900-TOTAL-BREAK-EXIT.	001728	
EXIT.	001729	

```

C800-WRITE-ROLL-PAGE.
  MOVE 0 TO WS-TOTAL-ROLLOVER-LINES.
  MOVE '1' TO CC-LINE.
  MOVE ROLLOVER-REPORT-LINE TO JUNK-LINE.
  MOVE WS-LAST-COMMIT-COUNT TO JUNK-COMMIT-KEY.
  WRITE ROLLOVER-REPORT-LINE FROM WS-PRINT-LINE.
  ADD 1 TO WS-TOTAL-ROLLOVER-LINES.
C800-WRITE-ROLL-PAGE-EXIT.
  EXIT.

```

```

C900-WRITE-ROLL-LINE.
      MOVE ROLLOVER-REPORT-LINE TO JUNK-LINE.
      MOVE WS-LAST-COMMIT-COMIT TO JUNK-COMMIT-KEY.
      WRITE ROLLOVER-REPORT-LINE FROM WS-PRINT-LINE.
      ADD ADVANCE-AMOUNT TO WS-TOTAL-ROLLOVER-LINES.
C900-WRITE-ROLL-LINE-EXIT.
      EXIT.

```

THE FOLLOWING MODULES PRODUCE THE ERROR REPORT FOR THIS PROGRAM.

```

D100-ERROR-HEADINGS.
MOVE 'N' TO ARE-CONS-ERR-HEADINGS-WRITTEN.
MOVE 'N' TO ARE-MRCH-ERR-HEADINGS-WRITTEN.
MOVE 'N' TO ARE-CONS-ERR-DETAIL-WRITTEN.
MOVE 'N' TO ARE-MRCH-ERR-DETAIL-WRITTEN.
MOVE ZEROS TO WS-TOTAL-ERROR-LINES.

```

```

ADD 1 TO WS-ERROR-PAGE-COUNT.
MOVE WS-ERROR-PAGE-COUNT TO ERR-PAGE-NUMBER.
MOVE SPACES TO ERROR-REPORT-LINE.
MOVE ERR-HEADING-1 TO ERROR-REPORT-LINE.
PERFORM D900-WRITE-ERROR-PAGE
    THRU D900-WRITE-ERROR-REPORT-LINE.
MOVE SPACES TO ERROR-REPORT-LINE.
MOVE * TO CC-LINE.
MOVE 1 TO ADVANCE-AMOUNT.
MOVE ERR-HEADING-2 TO ERROR-REPORT-LINE.
PERFORM D900-WRITE-ERROR-LINE
    THRU D900-WRITE-ERROR-LINE-EXIT.
D100-ERROR-HEADINGS-EXIT.
EXIT.

```

```

D200-CONSUMER-ERROR-LINE.
IF CF-STATUS = 'A'
    ADD 1 TO WS-STATUS-A-CNT
ELSE
    IF CF-STATUS = 'I'
        ADD 1 TO WS-STATUS-I-CNT
    ELSE
        IF CF-STATUS = 'F'
            ADD 1 TO WS-STATUS-F-CNT
        ELSE
            IF CF-STATUS = 'D'
                ADD 1 TO WS-STATUS-D-CNT
            ELSE
                IF CF-STATUS = 'P'
                    ADD 1 TO WS-STATUS-P-CNT
                ELSE
                    IF CF-STATUS = 'C'
                        ADD 1 TO WS-STATUS-C-CNT.
        .
    END IF
END IF

MOVE 'CONSUMER STATUS IS ' TO WS-ERR-MESSAGE-STATUS.
MOVE CF-STATUS TO WS-ERR-STATUS.
MOVE WS-MESSAGE-STATUS TO WS-ERR-MESSAGE.

IF FIRST-ERROR-RECORD
    MOVE 'N' TO IS-FIRST-ERROR-RECORD
    PERFORM D100-ERROR-HEADINGS
    THRU D100-ERROR-HEADINGS
ELSE
    IF WS-TOTAL-ERROR-LINES > 45
        AND
        CP-SSN NOT = WS-PREVIOUS-ERROR-SSN
        PERFORM D400-TOTAL-BREAK
        THRU D400-TOTAL-BREAK-EXIT
        PERFORM D100-ERROR-HEADINGS
        THRU D100-ERROR-HEADINGS-EXIT
    END IF
END IF

```



```

ELSE
  IF WS-TOTAL-ERROR-LINES > 45
    AND
    CP-SSN = WS-PREVIOUS-ERROR-SSN
    PERFORM D100-ERROR-HEADINGS
    THRU D100-ERROR-HEADINGS-EXIT
  ELSE
    IF CP-SSN NOT = WS-PREVIOUS-ERROR-SSN
      PERFORM D400-TOTAL-BREAK
      THRU D400-TOTAL-BREAK-EXIT.
    MOVE CP-SSN TO WS-PREVIOUS-ERROR-SSN.
    IF CONS-ERR-HEADING-NOT-WRITTEN
      PERFORM D210-CONSUMER-HEADINGS
      THRU D210-CONSUMER-HEADINGS-EXIT.
    IF CONS-ERR-DETAIL-NOT-WRITTEN
      PERFORM D220-CONSUMER-DETAIL
      THRU D220-CONSUMER-DETAIL-EXIT.
    MOVE SPACES TO ERROR-REPORT-LINE.
    MOVE ' ' TO CC-LINE.
    MOVE 1 TO ADVANCE-AMOUNT.
    MOVE WS-ERR-MESSAGE-LINE TO ERROR-REPORT-LINE.
    PERFORM D900-WRITE-ERROR-LINE
    THRU D900-WRITE-ERROR-LINE-EXIT.
    MOVE SPACES TO WS-ERR-MESSAGE.
    MOVE SPACE TO WS-ERR-STATUS.
D200-CONSUMER-ERROR-LINE-EXIT.
EXIT.

D210-CONSUMER-HEADINGS.
MOVE 'Y' TO ARE-CONS-ERR-HEADINGS-WRITTEN.
MOVE SPACES TO ERROR-REPORT-LINE.
MOVE ' ' TO CC-LINE
MOVE 3 TO ADVANCE-AMOUNT.
MOVE ERR-HEADING-3 TO ERROR-REPORT-LINE.
PERFORM D900-WRITE-ERROR-LINE
THRU D900-WRITE-ERROR-LINE-EXIT.
D210-CONSUMER-HEADINGS-EXIT.
EXIT.

D220-CONSUMER-DETAIL.
MOVE 'Y' TO ARE-CONS-ERR-DETAIL-WRITTEN.
MOVE CP-SSN TO WS-77-SSN.
MOVE WS-77-SSN TO WS-SSN-IN.
MOVE WS-SSN-1ST3-IN TO WS-SSN-1ST3-OUT.

```

MOVE WS-SSN-2ND2-IN TO WS-SSN-2ND2-OUT.	001865	04/14/91
MOVE WS-SSN-LAST4-IN TO WS-SSN-LAST4-OUT.	001866	
MOVE WS-SSN-OUT TO ERR-SSN.	001867	04/14/91
MOVE CF-LAST-NAME TO ERR-LAST-NAME.	001868	04/14/91
MOVE CF-FIRST-NAME TO ERR-FIRST-NAME.	001869	04/14/91
MOVE CF-MID-INIT TO ERR-MI.	001870	04/14/91
	001871	04/14/91
MOVE WS-ERR-MSG TO ERR-MSG.	001872	04/14/91
	001873	
	001874	
MOVE SPACES TO ERROR-REPORT-LINE.	001875	03/13/91
MOVE ' ' TO CC-LINE.	001876	
MOVE 1 TO ADVANCE-AMOUNT.	001877	
MOVE ERR-DETAIL-1 TO ERROR-REPORT-LINE.	001878	
PERFORM D900-WRITE-ERROR-LINE	001879	
THRU D900-WRITE-ERROR-LINE-EXIT.	001880	
D220-CONSUMER-DETAIL-EXIT.	001881	
EXIT.	001882	
	001883	
D300-MERCHANT-ERROR-LINE.	001884	
IF FIRST-ERROR-RECORD	001885	
MOVE 'N' TO IS-THIS-FIRST-ERROR-RECORD	001886	
PERFORM D100-ERROR-HEADINGS	001887	
THRU D100-ERROR-HEADINGS	001888	
ELSE	001889	
IF WS-TOTAL-ERROR-LINES > 45	001890	
AND	001891	
CP-SSN NOT = WS-PREVIOUS-ERROR-SSN	001892	03/13/91
AND	001893	
MRCR-ERR-DETAIL-NOT-WRITTEN	001894	03/13/91
PERFORM D400-TOTAL-BREAK	001895	
THRU D400-TOTAL-BREAK-EXIT	001896	
PERFORM D100-ERROR-HEADINGS	001897	
THRU D100-ERROR-HEADINGS-EXIT	001898	
ELSE	001899	
IF WS-TOTAL-ERROR-LINES > 45	001900	
AND	001901	
CP-SSN = WS-PREVIOUS-ERROR-SSN	001902	03/13/91
AND	001903	
MRCR-ERR-DETAIL-NOT-WRITTEN	001904	03/13/91
PERFORM D100-ERROR-HEADINGS	001905	
THRU D100-ERROR-HEADINGS-EXIT	001906	
ELSE	001907	
IF CP-SSN NOT = WS-PREVIOUS-ERROR-SSN	001908	
PERFORM D400-TOTAL-BREAK	001909	
THRU D400-TOTAL-BREAK-EXIT.	001910	
IF WS-TOTAL-ERROR-LINES > 55	001911	
MOVE CP-SSN TO WS-PREVIOUS-ERROR-SSN.	001912	
PERFORM D100-ERROR-HEADINGS	001913	
THRU D100-ERROR-HEADINGS-EXIT.	001914	
IF COMS-ERR-HEADING-NOT-WRITTEN	001915	

PERFORM D210-CONSUMER-HEADINGS
THRU D210-CONSUMER-HEADINGS-EXIT.
IF CONS-ERR-DETAIL-NOT-WRITTEN
PERFORM D220-CONSUMER-DETAIL
THRU D220-CONSUMER-DETAIL-EXIT.
IF MRCR-ERR-HEADING-NOT-WRITTEN
PERFORM D310-MERCHANT-HEADINGS
THRU D310-MERCHANT-HEADINGS-EXIT.
IF MRCR-ERR-DETAIL-NOT-WRITTEN
PERFORM D320-MERCHANT-DETAIL
THRU D320-MERCHANT-DETAIL-EXIT
GO TO D300-MERCHANT-ERROR-LINE-EXIT.

```

MOVE SPACES TO ERROR-REPORT-LINE.
MOVE ' ' TO CC-LINE.
MOVE 1 TO ADVANCE-AMOUNT.
MOVE WS-ERR-MESSAGE-LINE TO ERROR-REPORT-LINE.
PERFORM D900-WRITE-ERROR-LINE
THRU D900-WRITE-ERROR-LINE-EXIT.

```

MOVE SPACES TO ERROR-REPORT-LINE.
D300-MERCHANT-ERROR-LINE-EXIT.
EXIT.

```

D310-MERCHANT-HEADINGS.
MOVE 'Y' TO ARE-MRCH-ERR-HEADINGS-WRITTEN
MOVE SPACES TO ERROR-REPORT-LINE.
MOVE '0' TO CC-LINE
MOVE 2 TO ADVANCE-AMOUNT.
MOVE ERR-HEADING-4 TO ERROR-REPORT-LINE.
PERFORM D900-WRITE-ERROR-LINE
THRU D960-WRITE-ERROR-LINE-EXIT.
D310-MERCHANT-HEADINGS-EXIT.
EXIT.

```

D320-MERCHANT-DETAIL.
MOVE 'Y' TO ARE-MRCH-ERR-DETAIL-WRITTEN.

MOVE CP-CHCK-PHONE TO WS-77-PHONE.	001956	04/14/91
MOVE WS-77-PHONE TO WS-PHONE-NUMBER-IN	001957	
MOVE WS-AREA-CODE-IN TO WS-AREA-CODE-OUT	001958	
MOVE WS-PHONE-EXCHG-IN TO WS-PHONE-EXCHG-OUT	001959	
MOVE WS-PHONE-EXT-IN TO WS-PHONE-EXT-OUT	001960	
MOVE WS-PHONE-NUMBER-OUT TO ERR-PHONE-NUMBER	001961	
MOVE CP-CHCK-CR-PHONE TO ERR-CRP	001962	04/10/91
MOVE CP-NRCH-NAME TO ERR-MERCHANT	001963	04/14/91
MOVE CP-ACCT-NBR TO ERR-ACCOUNT-NUMBER	001964	04/14/91
MOVE CP-NRCH-AMT TO ERR-AMOUNT	001965	
	001966	04/14/91

LISTING OF MODULE PDB00010

CF_CREDIT_LIMIT,	002069
CF_CHECK_LIMIT,	002070
CF_CF_MTH_ITEMS,	002071
CF_CF_MTH_BAL,	002072
CF_CF_YTD_ITEMS,	002073
CF_CF_YTD_BAL,	002074
CF_TOT_MTH_ITEMS,	002075
CF_TOT_MTH_BAL,	002076
CF_TOT_YTD_ITEMS,	002077
CF_TOT_YTD_BAL,	002078
CF_FREE_FLAG,	002079
CF_NBR_FREE,	002080
CF_FEE_MATRIX,	002081
CF_PRENOTE_DATE,	002082
CF_EFT_CODE,	002083
CF_BANK_NAME,	002084
CF_CHECK_SAVE,	002085
CF_RESET_PRENOTE	002086
INTO	002087
CF_SSN,	002088
CF_CHECK_ID,	002089
CF_LAST_NAME,	002090
CF_FIRST_NAME,	002091
CF_MID_INIT,	002092
CF_ADDRESS1,	002093
CF_ADDRESS2,	002094
CF_CITY,	002095
CF_STATE,	002096
CF_ZIP,	002097
CF_ZIP-4,	002098
CF_ROUTE_TRANS,	002099
CF_ACCT_NBR,	002100
CF_PAPR_RT_TRANS,	002101
CF_PAPR_ACCT_NBR,	002102
CF_CARD_NBR,	002103
CF_CCARD_EXP_DATE,	002104
CF_MAIDEN_NAME,	002105
CF_DECLINE_STATUS,	002106
CF_STATUS,	002107
CF_VIP_STATUS,	002108
CF_VIP_STATUS2,	002109
CF_LAST_TRANS_DATE,	002110
CF_CREDIT_LIMIT,	002111
CF_CHECK_LIMIT,	002112
CF_CF_MTH_ITEMS,	002113
CF_CF_MTH_BAL,	002114
CF_CF_YTD_ITEMS,	002115
CF_CF_YTD_BAL,	002116
CF_TOT_MTH_ITEMS,	002117
CF_TOT_MTH_BAL,	002118
CF_TOT_YTD_ITEMS,	002119


```

MOVE DATE-Y-EOM TO DATE-Y
PERFORM END-OF-MONTH THRU
        END-OF-MONTH-EXIT
MOVE DATE-M TO DATE-M-EOM
MOVE DATE-D TO DATE-D-EOM
MOVE DATE-Y TO DATE-Y-EOM
MOVE DATE-EOM TO DATE-#DDYYYYY.

```

F115-CHECK-MONTH-END-EXIT.
EXIT.

```

** THE FOLLOWING MODULE GETS THE CORRECT VALUES TO BE PASSED THE
** DATE ROUTINES FOR FUTURE DATE CALCULATIONS.

```

F120-GET-ROLL-VALUES.

```

IF CP-PAY-FREQ = 'A'
  MOVE 'M' TO DATE-PERIOD
  MOVE 12 TO DATE-FREQ.
IF CP-PAY-FREQ = 'B'
  MOVE 'D' TO DATE-PERIOD
  MOVE 14 TO DATE-FREQ.
IF CP-PAY-FREQ = 'M'
  MOVE 'M' TO DATE-PERIOD
  MOVE 1 TO DATE-FREQ.
IF CP-PAY-FREQ = 'Q'
  MOVE 'M' TO DATE-PERIOD
  MOVE 3 TO DATE-FREQ.
IF CP-PAY-FREQ = 'S'
  MOVE 'M' TO DATE-PERIOD
  MOVE 6 TO DATE-FREQ.
IF CP-PAY-FREQ = 'T'
  MOVE 'M' TO DATE-PERIOD
  MOVE 4 TO DATE-FREQ.
IF CP-PAY-FREQ = 'W'
  MOVE 'D' TO DATE-PERIOD
  MOVE 7 TO DATE-FREQ.
D-GET-ROLL-VALUES-EXIT.
EXIT.

```

THE FOLLOWING MODULES CREATE THE CREDIT AND DEBITS RECORDS AND LOADS THEM INTO THE TRANSMOD.

6100-TRANHOLD-RECORD.
ADD WS-77-HOLD-PAY-AMOUNT TO CF-TOT-MTH-BAL,
CF-TOT-YTD-BAL,
TFR-COL-TOT-DOLLARS,

0029426
0029427
0029428
0029429
0029430
0029431
0029432
0029433
0029434
0029435
0029436
0029437
0029438
0029439
0029440
0029441
0029442
0029443
0029444
0029445
0029446
0029447
0029448
0029449
0029450
0029451
0029452
0029453
0029454
0029455
0029456
0029457
0029458
0029459
0029460
0029461
0029462
0029463
0029464
0029465
0029466
0029467
0029468
0029469
0029470
0029471
0029472
0029473
0029474
0029475
0029476

Code	Description	Effective Date
ELSE		002528
IF CF-EFT-CODE = 'E' OR 'B'		002529
IF IMR-MC-ACCT-SCHEME-CHECK = 'Y' AND		002530
(CP-ACCT-SCHEME = 'R' OR		002531
CP-ACCT-SCHEME = 'N')		002532
PERFORM G130-PAPER-ITEMS		002533
THRU G130-PAPER-ITEMS-EXIT		002534
ELSE		002535
IF WS-77-HOLD-PAY-AMOUNT < WS-CREDIT-LIMIT AND		002536
CF-CHECK-LIMIT > ZEROS		002537
PERFORM G140-ACH-ITEMS		002538
THRU G140-ACH-ITEMS-EXIT		002539
ELSE		002540
IF WS-77-HOLD-PAY-AMOUNT < CF-CHECK-LIMIT		002541
OR = CF-CHECK-LIMIT		002542
ADD WS-77-HOLD-PAY-AMOUNT TO CF-CF-MTH-BAL		002543
IF CF-CF-MTH-BAL < CF-CREDIT-LIMIT		002544
OR = CF-CREDIT-LIMIT		002545
PERFORM G140-ACH-ITEMS		002546
THRU G140-ACH-ITEMS-EXIT		002547
ELSE		002548
SUBTRACT WS-77-HOLD-PAY-AMOUNT		002549
FROM CF-CF-MTH-BAL		002550
PERFORM G130-PAPER-ITEMS		002551
THRU G130-PAPER-ITEMS-EXIT		002552
ELSE		002553
PERFORM G130-PAPER-ITEMS		002554
THRU G130-PAPER-ITEMS-EXIT		002555
		002556
		002557
		002558
MOVE '2'	TO PDR-DB-CR-CODE.	002559
	TO PDR-STATUS.	002560
MOVE CP-MRCH-PHONE	TO PDR-MRCH-PHONE.	002561
MOVE CP-MRCH-CR-PHONE	TO PDR-MRCH-CR-PHONE.	002562
MOVE IMR-REMIT-ADDR1	TO PDR-MRCH-ADDR1.	002563
MOVE IMR-REMIT-ADDR2	TO PDR-MRCH-ADDR2.	002564
MOVE IMR-REMIT-CITY	TO PDR-MRCH-CITY.	002565
MOVE IMR-REMIT-ST	TO PDR-MRCH-STATE.	002566
MOVE IMR-REMIT-ZIP	TO PDR-MRCH-ZIP.	002567
MOVE IMR-ROUTE-SETTLE	TO PDR-MRCH-SETTLE.	002568
MOVE CP-SSN	TO PDR-CUST-SSN.	002569
MOVE CP-FIRST-NAME	TO PDR-CUST-SSN.	002570
MOVE CF-LAST-NAME	TO PDR-LAST-NAME.	002571
MOVE CF-MID-INIT	TO PDR-MID-INIT.	002572
MOVE CP-ACCT-NBR TO PDR-CUST-ACCT.		002573
PERFORM CHECK-EFT-CODE THRU CHECK-EXIT.		002574
MOVE CF-CHECK-SAVE TO PDR-CHECK-SAVE.		002575
MOVE WS-77-HOLD-PAY-DATE TO PDR-PROC-DATE.		002576
MOVE WS-77-HOLD-PAY-AMOUNT TO PDR-AMT.		002577
MOVE 'PAYMENT' TO PDR-DESCRIPTION.		002578

TFR-RMT-PPR-ITEMS.
ADD MS-77-HOLD-PAY-AMOUNT TO
TFR-COL-PPR-DOLLARS
TFR-RMT-PPR-DOLLARS.
MOVE MMR-ABRV TO PDR-MRCH-ABRV.

002630 05/25/91
002631
002632 05/25/91
002633
002634 05/25/91
002635

* CHP-METH-PAY SHOULD BE SAME AS PDR-MRCH-SETTLE UNLESS
* A PAPER DRAFT IS BEING CREATED, THEN IT SHOULD BE '99'.
*
MOVE '99' TO CHP-METH-PAY.

MOVE 'F' TO PDR-MODIFIER.
MOVE 'P' TO RO-METHOD.
G130-PAPER-ITEMS-EXIT.
EXIT.

002636
002637
002638
002639

MOVE 'F' TO PDR-MODIFIER.
MOVE 'P' TO RO-METHOD.
G130-PAPER-ITEMS-EXIT.
EXIT.

002640
002641
002642
002643
002644
002645
002646
002647
002648

G140-ACH-ITEMS.

ACH PAYABLE THRU CHECKFREE.

002649
002650
002651
002652
002653
002654
002655
002656
002657
002658

ADD 1 TO TFR-COL-ACH-ITEMS
CF-CF-MTH-ITEMS
CF-CF-YTD-ITEMS.
ADD MS-77-HOLD-PAY-AMOUNT TO
TFR-COL-ACH-DOLLARS
CF-CF-YTD-BAL.

05/25/91
002659
002660
002661
002662
002663
002664
002665
002666
002667
002668
002669
002670
002671
002672
002673
002674
002675
002676
002677
002678
002679
002680

MOVE CP-MRCH-NAME TO PDR-MRCH-ABRV.

* CHP-METH-PAY SHOULD BE SAME AS PDR-MRCH-SETTLE UNLESS
* A PAPER DRAFT IS BEING CREATED, THEN IT SHOULD BE '99'.
*
MOVE MMR-ROUTE-SETTLE TO CHP-METH-PAY.

MOVE 'A' TO RO-METHOD.
IF MIGHT-ACH
MOVE 'E' TO PDR-MODIFIER
ELSE
MOVE 'B' TO PDR-MODIFIER.
G140-ACH-ITEMS-EXIT.
EXIT.

MOVE 'A' TO RO-METHOD.
IF MIGHT-ACH
MOVE 'E' TO PDR-MODIFIER
ELSE
MOVE 'B' TO PDR-MODIFIER.
G140-ACH-ITEMS-EXIT.
EXIT.

* THIS MODULE WRITES A HISTORY RECORD OF WHO, WHAT, AND HOW *
* MUCH WAS PAID FOR A CONSUMER IN THIS DRAFT PROGRAM. *

G150-WRITE-HISTORY.
MOVE PDR-CUST-SSN TO CHP-SSN.

002681
002682
002683
002684
002685
002686
002687
002688
002689
002690
002691
002692
002693
002694
002695
002696
002697
002698
002699
002700

```

MOVE PDR-MRCH-PHONE TO CHP-CROSS-R-PHONE.
MOVE PDR-MRCH-CR-PHONE TO CHP-CHECK-CR-PHONE.
MOVE PDR-LAST-NAME TO CHP-LAST-NAME.
MOVE PDR-FIRST-NAME TO CHP-FIRST-NAME.
MOVE PDR-MID-INIT TO CHP-MID-INIT.
MOVE PDR-MRCH-PHONE TO CHP-MRCH-PHONE.
MOVE PDR-MRCH-CR-PHONE TO CHP-MRCH-CR-PHONE.
MOVE MMR-NAME TO CHP-MRCH-NAME.
MOVE PDR-AMT TO CHP-MRCH-AMT.
MOVE PDR-PROC-DATE TO CHP-PAY-DATE.
MOVE PDR-CUST-ACCT TO CHP-ACCT-NBR.
MOVE PDR-JUL-DATE TO CHP-JUL-DATE
MOVE ZEROS TO CHP-CHECK-NBR
      CHP-RTN-DATE.
MOVE SPACES TO CHP-RTN-REASON
      CHP-RTN-STATUS
      CHP-RTN-COMMENT.
MOVE CP-LAST-TRANS-DATE TO CHP-LST-TRANS-DATE
MOVE PDR-TRACK-NBR TO CHP-TRACK-NBR.
MOVE .INSECT INTO T006 IN PARAGRAPH 6150.
      TO STEP-DENOTER.

```

```
EXEC SQL INSERT
INTO T006_CONS_HIST_PAY
(CHP_SSN,
 CHP_CROSS_R_PHONE,
 CHP_CHK_CR_PHONE,
 CHP_LAST_NAME,
 CHP_FIRST_NAME,
 CHP_MID_INIT,
 CHP_MRCH_PHONE,
 CHP_MRCH_CR_PHONE,
 CHP_MRCH_NAME,
 CHP_PAY_DATE,
 CHP_METH_PAY,
 CHP_ACCT_NBR,
 CHP_MJL_DATE,
 CHP_CHECK_NBR,
 CHP_RTN_DATE,
 CHP_RTN_REASON,
 CHP_RTN_STATUS,
 CHP_RTN_COMMENT,
 CHP_LST_TRANS_DATE,
 CHP_TRACK_NBR)
VALUES
(:CHP_SSN,
:CHP_CROSS_R_PHONE,
:CHP_CHK_CR_PHONE,
:CHP_LAST_NAME,
:CHP_FIRST_NAME,
:CHP_MID_INIT,
:CHP_MRCH_PHONE,
:CHP_MRCH_CR_PHONE,
:CHP_MRCH_NAME,
:CHP_PAY_DATE,
:CHP_METH_PAY,
:CHP_ACCT_NBR,
:CHP_MJL_DATE,
:CHP_CHECK_NBR,
:CHP_RTN_DATE,
:CHP_RTN_REASON,
:CHP_RTN_STATUS,
:CHP_RTN_COMMENT,
:CHP_LST_TRANS_DATE,
:CHP_TRACK_NBR)
002703
002704
002705
002706
002707
002708
002709
002710
002711
002712
002713
002714
002715
002716
002717
002718
002719
002720
002721
002722
002723
002724
002725
002726
002727
002728
002729
002730
002731
05/25/91
05/25/91
```

:CHP-MID-INIT,	002732
:CHP-MRCH-PHONE,	002733
:CHP-MRCH-CR-PHONE,	002734
:CHP-MRCH-NAME,	002735
:CHP-MRCH-AMT,	002736
:CHP-PAY-DATE,	002737
:CHP-METH-PAY,	002738
:CHP-ACCT-NBR,	002739
:CHP-JUL-DATE,	002740
:CHP-CHECK-NBR,	002741
:CHP-RTN-DATE,	002742
:CHP-RTN-REASON,	002743
:CHP-RTN-STATUS,	002744
:CHP-RTN-COMMENT,	002745
:CHP-LSI-TRANS-DATE,	002746
:CHP-TRACK-NBR)	002747
END-EXEC.	002748
6150-WRITE-HISTORY-EXIT.	002749
EXIT.	002750

0200-CREATE-MRCH-CREDIT.	TO	PDR-DB-CR-CODE.	002753
MOVE '1'	TO	PDR-STATUS	002754
IF MMR-ROUTE-SETTLE = '01' OR '02' OR '03'			002755
MOVE 'S'	TO	PDR-MODIFIER	002756
PERFORM MMR-NAME	TO	PDR-MRCH-ABRV	002757
PERFORM CHECK-EFT-CODE THRU CHECK-EXIT			002758
ADD 1 TO			002759
TFR-RMT-CHK-ITEMS			002760
ADD MS-77-HOLD-PAY-AMOUNT TO			002761
TFR-RMT-CHK-DOLLARS	TO	PDR-COMPANY-NBR	002762
MOVE '9500000000'	TO	PDR-COMPANY-NBR	002763
ELSE			002764
MOVE MMR-MC-MERCHANT-ID	TO	PDR-COMPANY-NBR	002765
MOVE MMR-ABRV	TO	PDR-MRCH-ABRV	002766
MOVE MMR-BANK-ACCT	TO	PDR-ACCT-NBR	002767
MOVE MMR-RT-NBR	TO	PDR-ROUTE-TRANS	002768
IF SYLCODE-IN-TABLE			002769
IF MMR-ROUTE-SETTLE = '13'			002770
MOVE 'M'	TO	PDR-MODIFIER	002771
ADD 1 TO			002772
TFR-TBL-SC-ITEMS (TFR-IDX)			002773
ADD MS-77-HOLD-PAY-AMOUNT TO			002774
TFR-TBL-SC-DOLLARS (TFR-IDX)			002775
ELSE			002776
MOVE 'R'	TO	PDR-MODIFIER	002777
ADD 1 TO			002778
TFR-TBL-SC-ITEMS (TFR-IDX)			002779
ADD MS-77-HOLD-PAY-AMOUNT TO			002780
TFR-TBL-SC-DOLLARS (TFR-IDX)			002781
			002782

[illegible]

Command	Parameter	Target	Operation	Date
END-IF				05/25/91
ELSE				002705
ADD 1 TO				002704
TFR-RMT-ACH-ITEMS				002705
ADD WS-77-HOLD-PAY-AMOUNT TO				002706
TFR-RMT-ACH-DOLLARS				002707
IF NIGHT-ACH				002708
MOVE 'E'		TO	PDR-MODIFIER	002709
ELSE				002791
MOVE 'B'		TO	PDR-MODIFIER	002792
END-IF				002793
END-IF				002794
END-IF				002795
END-IF				002796
MOVE CP-MRCH-PHONE	TO	PDR-MRCH-PHONE		002797
MOVE CP-MRCH-CR-PHONE	TO	PDR-MRCH-CR-PHONE		002798
MOVE MMR-REMIT-ADDR1	TO	PDR-MRCH-ADDR1		002799
MOVE MMR-REMIT-ADDR2	TO	PDR-MRCH-ADDR2		002800
MOVE MMR-REMIT-CITY	TO	PDR-MRCH-CITY		002801
MOVE MMR-REMIT-STATE	TO	PDR-MRCH-STATE		002802
MOVE MMR-REMIT-ZIP	TO	PDR-MRCH-ZIP		002803
MOVE MMR-ROUTE-SETTLE	TO	PDR-MRCH-SETTLE		002804
MOVE CP-SSN	TO	PDR-CUST-SSN		002805
MOVE CF-FIRST-NAME	TO	PDR-FIRST-NAME		002806
MOVE CF-LAST-NAME	TO	PDR-LAST-NAME		002807
MOVE CF-HID-INIT	TO	PDR-HID-INIT		002808
MOVE CP-ACCT-NBR	TO	PDR-CUST-ACCT		002809
MOVE 'C'	TO	PDR-CHECK-SAVE		002810
MOVE WS-77-HOLD-PAY-DATE	TO	PDR-PROC-DATE		002811
MOVE WS-77-HOLD-PAY-AMOUNT	TO	PDR-AMT		002812
MOVE 'PAYMENT'	TO	PDR-DESCRIPTION		002813
MOVE WS-TRACE-NBR	TO	WS-77-TRACE-NBR		002814
MOVE WS-77-TRACE-NBR	TO	PDR-JUL-DATE		002815
MOVE 'M'	TO	PDR-TRANSFEE		002816
MOVE PDR-JUL-DATE	TO	TRACKING-JULIAN-DATE		002817
PERFORM TRACKING-NBR-CALC				002818
THRU TRACKING-NBR-CALC-EXIT				002819
MOVE TRACKING-NBR-EMC	TO	PDR-TRACK-NBR		002820
MOVE SPACES	TO	PDR-ORIGIN		002821
PERFORM G900-WRITE-TRANHOLD				002822
THRU G900-WRITE-TRANHOLD-EXIT				002823
G200-CREATE-MRCH-CREDIT-EXIT				002824
EXIT				002825
G900-WRITE-TRANHOLD				002826
MOVE WS-LAST-COMMIT-COUNT	TO	PB-DRAFT-COMMIT-KEY		002827
WRITE PB-DRAFT-RECORD				002828
G900-WRITE-TRANHOLD-EXIT				002829
EXIT				002830
				002831
				002832
				002833

EXIT.

J300-WRITE-STLCODE-SUM.
* WRITE ACM ITEMS LINE

MOVE TFR-TBL-SC-CODE (TFR-IDX)

TO WS-SC-CODE.

MOVE WS-SC-LIT TO SUM-RMT-TYPE-LIT.

MOVE 'REMITTANCES' TO SUM-RMT-RMT-LIT.

MOVE 'FOR' TO SUM-RMT-FOR-LIT.

MOVE TFR-TBL-SC-ITEMS (TFR-IDX) TO SUM-RMT-ITEMS.

MOVE TFR-TBL-SC-DOLLARS (TFR-IDX) TO SUM-RMT-DOLLARS.

MOVE SUM-DETAIL TO SUMMARY-REPORT-LINE.

MOVE '0' TO CC-LINE.

PERFORM J900-WRITE-SUM-LINE TO ADVANCE-AMOUNT.

THRU J900-WRITE-SUM-LINE-EXIT.

J300-WRITE-STLCODE-SUM-EXIT.

MOVE SPACES TO SUM-DETAIL.

EXIT.

J000-WRITE-SUM-PAGE.

MOVE '1' TO CC-LINE.

MOVE SUMMARY-REPORT-LINE TO JUNK-LINE.

MOVE WS-LAST-COMMIT-COUNT TO JUNK-COMMIT-KEY.

J000-WRITE-SUM-PAGE-EXIT.

WRITE SUMMARY-REPORT-LINE FROM WS-PRINT-LINE.

EXIT.

J900-WRITE-SUM-LINE.

MOVE SUMMARY-REPORT-LINE TO JUNK-LINE.

MOVE WS-LAST-COMMIT-COUNT TO JUNK-COMMIT-KEY.

J900-WRITE-SUM-LINE-EXIT.

WRITE SUMMARY-REPORT-LINE FROM WS-PRINT-LINE.

EXIT.

K100-DRAFTITEM-RECORD.

* CREATES THE DRAFTED ITEMS FILE FOR PAY-BY-PHONE CONSUMERS. *

MOVE '020'

MOVE '1' TO DRAFT-TRANS-TYPE.

MOVE CP-SSN TO DRAFT-CHECK-DIGIT.

MOVE CP-CHK-CKR-PHONE TO DRAFT-MRCH-XREF.

MOVE CP-CHK-CKR-PHONE TO DRAFT-MRCH-PHONE.

MOVE CP-CAI-MBR TO DRAFT-MRCH-CAT.

MOVE CP-MNEMONIC TO DRAFT-MRCH-MNEMONIC.

MOVE CP-PAY-FREQ TO DRAFT-PAY-FREQ.

MOVE CP-STATUS TO DRAFT-PAY-STATUS.

003009

003090

003091 05/25/91

003092 05/25/91

003093 05/25/91

003094 05/25/91

003095 05/25/91

003096 05/25/91

003097 05/25/91

003098 05/25/91

003099 05/25/91

003100 05/25/91

003101 05/25/91

003102 05/25/91

003103 05/25/91

003104 05/25/91

003105 05/25/91

003106 05/25/91

003107 05/25/91

003108 05/25/91

003109 05/25/91

003110 05/25/91

003111 05/25/91

003112 05/25/91

003113 05/25/91

003114 05/25/91

003115 05/25/91

003116 05/25/91

003117 05/25/91

003118 05/25/91

003119 05/25/91

003120 05/25/91

003121 05/25/91

003122 05/25/91

003123 05/25/91

003124 05/25/91

003125 05/25/91

003126 05/25/91

003127 05/25/91

003128 05/25/91

003129 05/25/91

003130 05/25/91

003131 05/25/91

003132 05/25/91

003133 05/25/91

003134 05/25/91

003135 05/25/91

003136 05/25/91

003137 05/25/91

003138 05/25/91

003139 05/25/91

EXIT.

9000-COMMIT-WORK.

```

          DISPLAY '#####WS-TOTALS=====>'
          PERFORM 9200-WRITE-PAY-TBL THRU 9200-EXIT
          PERFORM TRACKING-NBR-SAVE
          THRU TRACKING-NBR-SAVE-EXIT.

```

```
MOVE 'UPDATING T900-PROG-CONTROL' TO STEP-DENOTER.  
EXEC SQL
```

```

UPDATE T900_PROG_CONTROL
SET PC_LAST_COMMIT_KEY = :PC-LAST-COMMIT-KEY,
    PC_RESTART_MODE = :PC-RESTART-MODE
WHERE PC_PROGRAM_NAME = :MS-PROGRAM-NAME
END-EXEC.

```

EVALUATE TRUE

WHEN SQLCODE = 0

EXEC SQL

COMMIT

END-EXEC

MOVE MS-PREVIOUS-SSN TO SQL-PREV-SSN

EXEC SQL

OPEN T002

END-EXEC

WHEN SQLCODE = 100

GO TO ERRCIK

WHEN SQLCODE IS NEGATIVE

GO TO ERRCM

END-EVALUATE.

9000-EXIT. EXIT.

9100-LOAD-PAY-TBL.

```

#-----#
# LOAD RESTART ENTRIES FROM THE PAY TABLE FILE.  EACH RECORD
# CONTAINS THE INDEX POINTER, SO THAT THE RECORDS CAN BE
# STORED DIRECTLY WHERE THEY WERE WRITTEN FROM.  THIS ALSO
# PROVIDES US WITH THE MOST RECENT OCCURRENCE OF AN ENTRY.
#-----#

```

OPEN INPUT PAY-TABLE-INPUT

MOVE ZERO TO TRANFREE-TBL-ENTRIES.

SET NOT-END-OF-TBLIN TO TRUE.

READ PAY-TABLE-INPUT INTO TRANFREE-PAY-TABLE-REC

AT END

SET END-OF-TBLIN TO TRUE.

003191	03/13/91
003192	03/13/91
003193	03/13/91
003194	03/13/91
003195	03/13/91
003196	03/13/91
003197	03/13/91
003198	05/25/91
003199	05/25/91
003200	03/13/91
003201	03/13/91
003202	03/13/91
003203	03/13/91
003204	03/13/91
003205	03/13/91
003206	03/13/91
003207	03/13/91
003208	03/13/91
003209	03/13/91
003210	03/13/91
003211	03/13/91
003212	03/13/91
003213	03/13/91
003214	03/13/91
003215	03/13/91
003216	03/13/91
003217	03/13/91
003218	03/13/91
003219	03/13/91
003220	03/13/91
003221	03/13/91
003222	03/13/91
003223	03/13/91
003224	03/13/91
003225	03/13/91
003226	03/13/91
003227	03/13/91
003228	03/13/91
003229	03/13/91
003230	03/13/91
003231	03/13/91
003232	03/13/91
003233	03/13/91
003234	03/13/91
003235	03/13/91
003236	03/13/91
003237	03/13/91
003238	03/13/91
003239	03/13/91
003240	03/13/91
003241	03/13/91

```

PERFORM UNTIL END-OF-TBLIN
  MOVE TFR-PAY-TBL-NBR TO TRANFREE-CURR-ENTRY
  MOVE TFR-PAY-TBL-ENTRY
    TO TRANFREE-SC-ENTRY (TRANFREE-CURR-ENTRY)
  IF TRANFREE-CURR-ENTRY GREATER THAN TRANFREE-TBL-ENTRIES
    MOVE TRANFREE-CURR-ENTRY TO TRANFREE-TBL-ENTRIES
  END-IF
  READ PAY-TABLE-INPUT INTO TRANFREE-PAY-TABLE-REC
  AT END
    SET END-OF-TBLIN TO TRUE
  END-READ
END-PERFORM.

CLOSE PAY-TABLE-INPUT.
9100-EXIT. EXIT.

9200-WRITE-PAY-TBL.
  MOVE 1 TO TRANFREE-CURR-ENTRY.
  PERFORM VARYING TRANFREE-CURR-ENTRY FROM 1 BY 1
    UNTIL TRANFREE-CURR-ENTRY > TRANFREE-TBL-ENTRIES
    MOVE WS-LAST-COMMIT-CONST TO TFR-PAY-TBL-COMMIT
    MOVE TRANFREE-SC-ENTRY (TRANFREE-CURR-ENTRY)
      TO TFR-PAY-TBL-ENTRY
    MOVE TRANFREE-CURR-ENTRY
      TO TFR-PAY-TBL-NBR
    WRITE PAY-TBL-OUTPUT-REC FROM TRANFREE-PAY-TABLE-REC
    END-PERFORM.

9200-EXIT. EXIT.

CHECK-EFT-CODE.
  IF NO-METHOD = 'P'
    MOVE CF-PAPR-RT-TRANS TO PDR-ROUTE-TRANS
    MOVE CF-PAPR-ACCT-NBR TO PDR-ACCT-NBR
  ELSE
    MOVE CF-ROUTE-TRANS TO PDR-ROUTE-TRANS
    MOVE CF-ACCT-NBR TO PDR-ACCT-NBR.
CHECK-EXIT. EXIT.

TERMRUNS

-INC FDATAIRMS
-INC SGLERROR
ERRCHK.

```

003242	03/13/91
003243	05/25/91
003244	05/25/91
003245	05/25/91
003246	05/25/91
003247	05/25/91
003248	05/25/91
003249	05/25/91
003250	05/25/91
003251	05/25/91
003252	05/25/91
003253	05/25/91
003254	03/13/91
003255	05/25/91
003256	03/13/91
003257	03/13/91
003258	03/13/91
003259	05/25/91
003260	05/25/91
003261	05/25/91
003262	05/25/91
003263	05/25/91
003264	05/25/91
003265	05/25/91
003266	05/25/91
003267	05/25/91
003268	03/13/91
003269	03/13/91
003270	03/13/91
003271	
003272	04/20/91
003273	04/20/91
003274	04/20/91
003275	04/20/91
003276	04/20/91
003277	04/20/91
003278	04/20/91
003279	04/20/91
003280	05/25/91
003281	05/25/91
003282	05/25/91
003283	11/14/90
003284	
003285	
003286	11/14/90

